

Part VI. Annual Action Plan

Overview

The City of Charleston has received funds through the U.S. Department of Housing and Urban Development (HUD) as an entitlement city for many years. In 1974, the City of Charleston received its first allocation of Community Development Block Grant (CDBG) funds. In its thirty-sixth year; the City of Charleston through the annual allocation of federal dollars from 1997 to 2009 has leveraged approximately, \$415,313,025.49 and greatly impacted both the business and residential fabric of the community. The City is also an 18-year recipient of Home Investment Partnerships Program funds and a 9-year recipient of the Housing Opportunities for Persons with AIDS (HOPWA) grant fund. These Federal funding sources combine with several local funding sources and private funding to support housing and community development initiatives in the City of Charleston.

This Annual Action Plan is based on the goals and strategies outlined in the City's Consolidated Plan, which serves as a guide for program development and implementation. With the submission of the 2010-2011 Annual Action Plan is the 2010-2015 Consolidated Plan. The Consolidated Plan provides HUD, local partners, and the citizens of Charleston with the strategies the City of Charleston will implement in concert with local non-profit and for-profit organizations in the areas of housing, community and economic development. The Annual Action Plan also describes the funded projects for the 2010-2011 program year and a comprehensive overview of each activity, the anticipated production, and expected program leveraging.

The City continues to commit funds in support of the Renewal Community, which was designated as a Neighborhood Revitalization Strategy Area (NRSA) pursuant to the submission of the Consolidated Plan in 2005. A large percentage of the CDBG and HOME entitlement funds received for the 2010-2011 program year will be utilized for projects located in the Renewal Community or are expected to benefit Renewal Community residents.

Affordable housing remains one of the most pressing needs facing our community, as documented in the City's Consolidated Plan. The Community Development Citizens' Advisory Committee and the Community Development Committee of City Council give highest priority to those activities which result in the development of affordable homeownership and rental housing opportunities, as well as housing-related services. The City, in coordination with private, public, and non-profit housing developers, has made significant contributions to the provision of affordable housing and will continue to embrace creative and innovative strategies that enable a greater production of affordable housing residences.

The City continues to implement its Homeownership Initiative (HI), which is funded through Special Economic Development Initiative (EDI) funds, Parcel A funds and several other funding sources. To date, 72 houses have sold under the HI, and another 56 homes are proposed. In the coming year, additional HI units will be assisted with CDBG and other funding sources and the

City will act to acquire additional properties, including lots with existing structures, for re-development under the HI.

Using the 2010-2011 allocations, the City will assist in the creation of over 124 ownership and rental residences. The City will also assist more than 110 households with downpayment assistance to purchase homes in housing developments, helping low- to moderate-income persons to overcome what is often the most significant challenge to homeownership. Approximately, 330 households impacted by HIV/AIDS will be provided rental, mortgage, and/or utility assistance. The City, along with its partners, will assist at least 49 homeowners with either home rehabilitation and/or roof replacements. The rental rehabilitation program will be used to renovate at least four rental homes targeted to low- to moderate-income households. Twelve owner-occupied houses will be provided paint and minor repair through the City's partnership with HomeWorks Incorporated. These efforts compliment the work performed under the City's Lead-Based Paint Hazard Control grant, which will focus on eliminating lead-based paint hazards in 60 residential units in the coming program year.

The provision of public services is critical to community development. In the coming program year, it is anticipated that 45 persons will receive employment training to allow them to obtain better-paying jobs. The City of Charleston will finalize the construction of a new LEED-Certified Neighborhood Facility, the Arthur Christopher Community Center. The Center created 77 to 98 jobs and leveraged over \$5 million. The City will continue to use the Renewal Community tax incentives to create over 111 jobs for persons in the NRSA. The City's rehabilitation programs will result in increased business for local contractors, as well as the hiring of local residents to conduct the rehabilitative work.

The City of Charleston, with assistance from the Federal Government, will begin implementation of a \$10m infrastructure project that will improve drainage in key traffic areas of the City of Charleston. The TIGER Grant funded by federal Department of Transportation will enable the City to implement drainage improvements on the Cross Town. The project scope includes major improvements to Septima Clark Parkway, a 0.6 mile critical length of US Highway 17 in downtown Charleston. The project limits extend from Coming Street to Spring Street, where US 17 provides a connection between bridges over the Ashley River and Cooper River and directly serves traffic at the terminus of I-26 (see Figure).

When originally constructed, this stretch of US 17 essentially cut the historic street grid within the peninsula of Charleston and severed the community within which it is located. Known today as Crosstown, this route is synonymous with traffic backups, unsafe conditions for bicyclists and pedestrians, and flooding conditions that are experienced during any rain event. Such conditions make this route unreliable as a designated evacuation route and everyday route for emergency service vehicles traveling to or from one of the area hospitals or police stations that are located within the project area.

The Septima Clark Parkway Improvements project will provide an essential component to the overall transportation improvement and flood mitigation program that has been designed and permitted to serve the entire region. Project components to be constructed using funding made available in part by the TIGER Grant will immediately advance mobility, transportation

efficiency, emergency preparedness, and community livability with benefits that reach beyond the immediate vicinity to include those realized on a local, regional, and national level.

All work performed within this project scope will facilitate the City continuing improvements through later project phases without subjecting this work to disturbance or replacement. Septima Clark Parkway and the remaining length of US 17, together with other state and locally maintained roadways, will ultimately be further served by the larger scaled regional transportation and drainage improvements.

In light of the struggle for funding, the City is also looking at ways to encourage production of affordable homes through policy changes. In 2007, the Mayor appointed an Affordable Housing Incentive Taskforce. The Taskforce was designed to assess ways in which the City could actively engage the private-sector in the development of affordable housing. The Taskforce has completed the Ordinance and is presenting its findings to the City of Charleston Planning Commission. The Ordinance recommends creating new incentives that would encourage the private-sector to construct affordable housing. Those incentives include the following:

- Expedited Review Process.
- Inclusion of Accessory Dwellings.
- Expansion of the MU II Workforce Housing Ordinance to the Suburban Communities of the City of Charleston
- Enhanced density and parking requirements

The City of Charleston also requires the inclusion of a minimum of ten percent affordable homes with the approval of a Planned Unit Development. The Department of Planning, Preservation and Sustainability works with the Department of Housing and Community Development to implement this process for prospective developers and projects built in the City of Charleston.

The City of Charleston has an impressive track record of providing affordable housing and community development activities to Charleston's low- to moderate-income citizens. In the past nine years, more than 1,430 affordable units have been added to Charleston's housing stock. With HUD's funds, the Mayor's leadership, the City's non-profit and for-profit partners, and the more than \$20,247,275 million leveraged, the City can make great strides towards making changes in the lives of the City's low- and moderate-income households and also towards addressing the underserved needs.

Citizen Participation Opportunities

The City of Charleston ensures that there are multiple opportunities for interested community stakeholders to review and comment on the City's Housing and Community Development plans. In preparation for the City 2011-2015 Consolidated Plan along with the 2010-2011 Annual Action Plan, four public meetings were held and City staff also attended five Neighborhood Council meetings to communicate with citizens about plans for Housing and Community Development funds. (For copies of the advertisements for the public hearing and minutes from the public meetings please refer to Appendix C.)

Date	Event	Purpose	Public Comments Received
October 30,2009	Notice published in <i>The Post and Courier</i> & the Chronicle announcing availability of funds and when the public hearing would be held	Inform eligible organizations and citizens of the availability of funding, the application deadline, and the date and time for the public hearing	0
January thru February 2010	Neighborhood Council meetings	Inform citizens of the development of the Consolidated Plan and to also conduct the Community Needs Survey	100+ surveys
January 25,2010	Public Hearing for 2010-2011 CDBG, HOME, and HOPWA Grants	Review accomplishments of 2008-2009 program year; allow applicants for funding to present their requests to the Citizens' Advisory Committee	0
February 4, 2010	Public meeting	Housing and service providers will meet to discuss the drafted goals of the Consolidated Plan and provide feedback	36 surveys
February 8,2010	Community Development Citizens' Advisory Committee meeting	Consider the funding requests and issue recommendations to the City Council Committee on Community Development	0
February 22, 2010	City Council Committee on Community Development meeting	Consider the funding recommendations of the Citizens' Advisory Committee and issue recommendations to City Council	0
March 4, 2010	Public Hearing	Inform citizens of the development of the Consolidated Plan and to also conduct the Community Needs Survey	0

Date	Event	Purpose	Public Comments Received
March 18, 2010	Public Hearing	Inform citizens of the development of the Consolidated Plan and to also conduct the Community Needs Survey	0
March 24, 2010	City Council meeting	Consider the funding recommendations of the Committee on Community Development	0
April 17, 2010	Notice published in <i>The Post and Courier</i> announcing Annual Action Plan and projects/programs awarded funding	Allow public review of projects/programs to be funded and notify public of availability of the Annual Action Plan detailing those projects.	0

Resources

Entitlement Allocation

Community Development Block Grant (CDBG) Funds

For the 2010-2011 program year, the City of Charleston has received \$1,155,953 in CDBG entitlement funds.

Program Income

For the 2010-2011 program year, the City anticipates receiving approximately \$300,000 in CDBG program income.

Section 108 Loan

During the 2010-2011 program year, the City will utilize program income that was generated from the use of the \$1,000,000 Section 108 Loan made to the City in August of 2002. The 108 loan fund matured in December 2007. Therefore, those funds are no longer available to support the City of Charleston's Homeownership Initiative. However, any program income generated will assist the City in decreasing the outstanding balance of the loan.

HOME Investment Partnerships Funds

Participating Jurisdiction Allocation

For the 2010-2011 program year, the City has received \$915,007 in HOME funds.

American Dream Downpayment Initiative (ADDI)

The City of Charleston's first-time homebuyers downpayment assistance program through the Charleston Bank Consortium ended in August 2009. Ten homebuyers were assisted with \$50,200 in ADDI funds. The City does not anticipate receiving additional ADDI funds.

Housing Opportunities for Persons with AIDS (HOPWA) Funds

For the 2010-2011 program year, the City received \$477,408 in HOPWA funds.

Lead-Based Paint Hazard Control Program Funds

In April 2006, the City was awarded a Lead-based Paint Hazard Control Grant, funded at \$3 million, with a term of three and a half years. The goal of the grant was to reduce/eliminate childhood lead poisoning by making 145 or more residential units lead-safe for children under the age of 6 years, and/or pregnant women. The target properties of the grant were privately-owned residences occupied by owners or tenants qualifying at low-to-moderate income levels. This grant program ended in December 2009 after having successfully completed the program with 177 residential units made lead-safe.

Effective April 15, 2009 the City was awarded a subsequent Lead-Based Paint Hazard Control Grant. It was funded in the amount of \$3 million under the American Recovery and Reinvestment Act. This grant program will target the same type of properties and households, and will build upon the successes of the 2006 Grant Program while utilizing the same lead-based paint hazard reduction/elimination and rehabilitation strategies. The current balance of federal funds for the ARRA LHC Grant Program is \$2,685,415.

Special Economic Development Initiative (EDI) Funds

The City will continue to use its 2005 allocation of Special EDI funds in support of the City's Homeownership Initiative. Funds have been committed to the Charleston Area CDC, Charleston Trident Urban League and the City's Homeownership Initiative. The use of funds will be designated for pre- and post-homeownership training. The grant is due to expire in September 2010. The City is also pursuing additional EDI funds.

Housing Choice Voucher Program

The Housing Authority of the City of Charleston remains one of the top performing public housing authorities (PHAs) in the country. In 2010, the City of Charleston PHA anticipates receiving \$7.7m in Housing Choice Voucher Program funds, which will allow the Authority to fund 1,272 vouchers.

McKinney-Vento Homeless Assistance

The Lowcountry Continuum of Care Partnership (LCOC) is a coalition of homeless shelter and service providers as well as other organizations with an interest in homelessness. Among groups involved are local nonprofit agencies, local government entities, the public schools, housing authorities, law enforcement, faith communities, and funders.

The partnership was created to maximize the resources available to homeless persons through the development and coordination of a quality and comprehensive continuum of care system addressing services from outreach to emergency shelter, transitional housing, permanent supportive housing, and permanent affordable housing.

The Lowcountry Continuum includes seven counties – Beaufort, Berkeley, Charleston, Colleton, Dorchester, Hampton, and Jasper. An important function of LCOC is to provide networking among participants and facilitate information sharing and collaboration.

Presently funded through LCOC's HUD McKinney-Vento Continuum of Care grant are 12 projects with amounts totaling \$941,703. Those projects include:

- Crisis Ministries' Transitional Housing for Chronically Homeless Families –\$101,136 for transitional housing
- Crisis Ministries' (HMIS) Homeless Management Information System – \$45,765 for HMIS
- Crisis Ministries' Self-Sufficiency (includes \$11,869 for additional HMIS expenses) – \$73,336 for supportive services
- City of Charleston Housing Authority's Enston Village Supportive Housing – \$29,754 for transitional and permanent housing
- City of Charleston Housing Authority's Project 88 – \$66,596 for transitional housing
- Florence Crittenton Programs of SC's Nunan Street Project – \$49,946 for transitional housing
- Family Services, Inc.'s Lease on Life –\$143,072 for permanent supportive housing for chronically homeless persons
- The ACCESS Network, Inc.'s Permanent Housing for the Chronically Homeless in Beaufort, Colleton, Hampton and Jasper Counties – \$104,181 for permanent supportive housing
- The ACCESS Network, Inc.'s Permanent Housing for the Homeless in Beaufort, Colleton, Hampton and Jasper Counties –\$100,076 for permanent supportive housing
- Charleston County Human Services Commission's New Promise Permanent Housing – \$151,827 for permanent supportive housing for chronically homeless persons

As of March 12, 2010, the Continuum has been notified that our renewal projects for the 2009 HUD Continuum of Care grant were funded. The total funding for those 8 projects is \$662,681. The Continuum is awaiting notification about funding for their 4 new projects, totaling \$864,567 that was part of the 2009 application. Those projects are:

- Family Services - \$199,206 for permanent supportive housing for chronically homeless persons
- City of Charleston \$381,300 for permanent housing for persons with disabilities
- Crisis Ministries - \$135,482 for Homeless Management Information System (HMIS) expansion
- Citizens Opposed to Domestic Abuse - \$148,579 for transitional housing

Renewal Community Funds (formerly Enterprise funds)

The City has expended its 1995 allocation of Renewal Community (RC) Funds. The allocation was used to support initiatives in the Renewal Community. The City does not anticipate receiving any additional RC funds.

Renewal Community Commercial Revitalization Deductions

The award of Commercial Revitalization Deductions is pending approval by Congress. Approximately \$12 million in deductions have been awarded each program year through 2009. We anticipate that the CRDs will be approved in Mid-2010.

Additional Funding Resources***Enston Homes Funds***

The Trustees of the Enston Home have generously agreed to use the interest generated from the sale of the Enston Homes to establish the Enston Home Fund. These funds are awarded to the Coalition on Housing & Homelessness to be used to benefit elderly individuals and their families. For the purposes of this program, the Enston Home Trustees stipulates that elderly is defined as 45 years of age or older. Enston Home funds may be used for rental subsidies, moving expenses, construction and rehabilitation costs, predevelopment costs, transitional housing and utility assistance associated with the creation of affordable housing. Assistance can be provided in the tri-county area including Berkeley, Charleston and Dorchester counties. Enston Home Funds are administered by the City of Charleston's Department of Housing and Community Development. Funds are maintained in an interest-bearing account with the City of Charleston. Interest generated is used to provide additional award monies. Through the award of Enston Home funds, non profit organizations throughout the community are providing direct services and assistance to citizens during financially challenging times and assist in mitigating homelessness and help to address other urgent needs. The City currently has \$16,551 available in this fund and anticipates receiving additional investments quarterly over the program year.

Parcel A and B Funds

Several years ago, the City of Charleston acquired several large tracts of waterfront property. Some of this land has subsequently been sold to developers, resulting in the City's "Parcel A Funds," the proceeds of these sales, and these funds have been used to support the development of affordable housing in the City. Currently, the City has approximately \$116,989 remaining in Parcel A Funds. Additionally, the City has recently sold another large tract, known as Parcel B. The proceeds of this sale, totaling \$6 million, are slated for use in developing affordable housing.

Bridge Houses Fund

When the new Cooper River Bridge was planned, several houses needed to be relocated. The City capitalized a \$1 million revolving loan fund from general funds for the moving and rehabilitation of these homes, collectively known as the "Bridge houses." The City's Department of Parks' Capital Projects Division managed the renovation of these homes. As these homes were sold, proceeds from the sales will be revolved back to the labor fund. Effective March 2009, the last bridge house was sold to a first time homebuyer.

Low-Income Housing Tax Credits

Through the years, the City of Charleston has been fortunate to be the recipient of many housing units funded through the State of South Carolina's Low-Income Housing Tax Credit (LIHTC) Program. Humanities Foundation has been awarded a total of \$7,906,798 to support two developments; Grandview Apartments (\$4,799,520) located in the West Ashley community will

be comprised of 72 rental homes for seniors and Seven Farms Village (\$3,107,278) will consist of 42 rental homes for seniors located on Daniel Island. This .85 acre property is being subdivided from Seven Farms Apartments (71 homes targeting low- income families). The combination of these two applications could produce close to 113 rental opportunities.

Other Funding Sources

Several other funding streams, including State of South Carolina HOME funds, Federal funds, Neighborhood Stabilization Funds, and private funds, will be pursued by the City's partners to increase the leverage of the City's federal and local funds. In addition to CDBG and general fund awards, the City will also continue to support the efforts of the Lowcountry Housing Trust to secure additional funds to be used for affordable housing development.

Leveraging

For the purposes of this plan, "leveraging" is defined as the total amount of money contributed from non-City sources to the projects to which the City has awarded grants in this program year. The total anticipated leveraging for the 2010-2011 program year is \$20,247,275.

Match

The City's expected total HOME match liability for the 2010-2011 program year is \$171,391 ($0.25 \times \$684,562$ (\$915,007-\$91,501-\$137,944= \$684,562)). The total of the anticipated "match" for this program year is \$318,644 (see table below). "Match" is the total monetary value of in-kind donations, sweat equity, donated services, state funding, local funding, foundation funding, and private contributions made to HOME-eligible activities for the upcoming program year. This calculation excludes Low Income Housing Tax Credits, all federal funds, and non-permanent contributions (such as mortgages).

2010-2011 Anticipated Match Sources			
Project (Sponsor)	Amount	Source	Fund Type
West Ashley Homeowner Repair Program (Charleston Habitat for Humanity)	\$157,779	Private Funds	Cash
	\$40,000	In-kind (Habitat for Humanity International)	Labor
	<u>\$4,000</u>	Realtors Housing Opportunities Fund	Grant
Total	\$201,779		
Seven Farms Village (Humanities Foundation)	<u>\$57,286</u>	Private donations	Other
Total	\$57,286		
Grandview Apartments (Humanities Foundation)	<u>\$57,286</u>	Private donations	Other
Total	\$57,286		
Sea Island Habitat for Humanity Weatherization Program (Sea Island Habitat for Humanity)	\$1,443	In-kind	Training
	<u>\$850</u>	In-kind	Materials
Total	\$2,293		
Grand Total	\$318,644		

Specific Annual Objectives

Goal 1: Improve the Quality and Quantity of Affordable Housing

Objective 1A: Provide Homebuyer Opportunities

2011-2015 Strategy		2010-2011 Goal
1A.1	Provide homebuyer education workshops and credit counseling referral services for potential homeowners. Topics will include financial literacy, budgeting, and information about fair housing (including predatory lending) and lead-based paint hazards. Post-purchase counseling and/or support groups, realtor education, foreclosure and default counseling, may also be included.	700 persons completing homeownership classes
1A.2	Apply for funding from the South Carolina State Housing Finance and Development Authority's loan pool and other available funding sources to be used to provide down payment assistance.	10 households assisted
1A.3	Assist prospective homebuyers with downpayment and/or closing costs through the nonprofit partners or other approved lenders.	10 households assisted
1A.4	Continue to secure residential lots for development of homeownership opportunities.	Purchase 6 lots Identify 6 more lots
1A.5	Continue to partner with for- and non-profit developers to redevelop infill properties, vacant or improved, that can be offered as affordable homebuyer opportunities through the City's Homeownership Initiative and other programs. For housing units located in the City's Neighborhood Revitalization Strategy Area (the Renewal Community), purchasers making up to 120 percent of the area median income would be eligible for assistance.	124 housing residences produced
1A.6	Increase awareness of homeownership opportunities to private developers; in concert with other developers.	100 private developers notified

Objective 1B: Increase and Improve the Supply of Rental Housing

2011-2015 Strategy		2010-2011 Goal
1B.1	Provide loans and deferred loans to owners of rental units that target lower-income households, allowing them to rehabilitate these units (including the remediation of lead-based paint hazards).	4 rental units rehabilitated
1B.2	Support the development of rental units targeted to lower-income families.	114 rental units created
1B.3	Support the development of rental homes targeted at transitional housing for the homeless and ex-offenders.	10 Rental units created
1B.4	Support the development of rental units targeted to lower-income seniors (aged 55 and older).	114 rental units created

Objective 1C: Assist Homeowners in Housing Repair and Rehabilitation

2011-2015 Strategy		2010-2011 Goal
1C.1	Provide a repair program that assists low- to moderate-income homeowners with physical housing problems that pose immediate health and safety dangers to the occupants and/or surrounding properties. This assistance may be accomplished through other nonprofit housing, grants, loans, deferred loans, or some combination of these options.	10 housing units repaired
1C.2	Provide a minor repair program that assists low- to moderate-income homeowners with the costs of fixing minor problems and/or painting their homes. This assistance may be accomplished through grants, loans, deferred loans, or some combination of these options.	49 housing units repaired
1C.3	Provide a substantial rehabilitation program that assists low- to moderate-income homeowners to complete major repairs and renovation to their homes. All assistance in this category shall include lead paint testing and remediation if needed. This assistance may be accomplished through grants, loans, deferred loans, or some combination of these options.	7 rehab 10 lead based paint houses completely rehabilitated
1C.4	Assist owner-occupants of gravely substandard housing with sources of alternate affordable housing	2 households assisted
1C.5	Attend neighborhood association meetings to identify property owners to be assisted through the City's housing programs.	5 potential applicants identified

Objective 1D: Provide Special Needs Housing Opportunities

2011-2015 Strategy		2010-2011 Goal
1D.1	Support the development of permanent housing with supportive services that address the needs of individuals with physical	6 housing units developed which target individuals with physical or

	and/or mental disabilities or those living with mental illness.	mental disabilities
1D.2	Support the development of permanent housing with supportive services that address the needs of persons living with HIV/AIDS.	6 housing units assisted that will provide supportive housing to those living with HIV/AIDS
1D.3	Support the development of permanent housing with supportive services that address the needs of persons who were formerly homeless.	6 permanent, supportive housing units developed that target the formerly homeless
1D.4	Support the development of transitional housing units with supportive services that address the needs of persons leaving homeless shelters and ex-offenders as they transition to permanent housing.	2 transitional housing units developed
1D.5	Provide assistance with rental, mortgage, and utility payments and with security and utility deposit to persons at-risk of becoming homeless.	200 households assisted
1D.6	Support efforts of emergency shelter providers to provide programs which assist homeless persons in transitioning from homelessness to rental units through utility and security deposits and one-time rental assistance	200 persons receiving assistance to transition from homelessness

Objective 1E: Fair Housing

2011-2015 Strategy		2010-2011 Goal
1E.1	Ensure that the fair housing plan is kept current—update annually as needed.	1 update to the fair housing plan
1E.2	Support the operations of a fair housing hotline that provides information regarding fair housing issues and helps persons who feel that they may have been victims of housing discrimination.	300 persons accessing hotline
1E.3	Continue to pursue the removal of impediments to fair housing identified in the Analysis of Impediments to Fair Housing. (The City will be working to update its plan)	1 identified impediment removed
1E.4	Continue to reduce regulatory barriers (i.e., zoning, design review, historic preservation requirements) to the development of affordable housing. The City will review local ordinances and other internal policies and procedures to ensure that they keep pace with current residential development techniques and do not create a barrier to affordable housing. In areas within the City's control, the City will strive to eliminate existing barriers.	1 improvement to development process (using the Affordable Communities Initiative list as a guide)
1E.5	Develop a checklist to development process that aids both new and existing housing developers to navigate the City's development processes. Annual updates will be included as needed.	1 checklist produced

1E.6	Design a community education program regarding the need for affordable housing in the City.	1 educational tool developed 5 presentations made to local organizations
1E.7	Include fair housing topics in first-time homeownership workshops.	200 persons educated on fair housing
1E.8	Support the enhancement of local organizations to increase their capacity by securing a Fair Housing Initiative Program (FHIP)	1 Organization pursuing FHIP designation 1 Organization securing direct funding from HUD to support its programs
1E.9	Reduce the incidence of predatory lending in the Charleston area.	2 educational tools developed 4 presentations made to banks 4 presentations made to neighborhood organizations 4 presentations made to churches 1 annual review of Home Mortgage Disclosure Act (HMDA) data
1E.10	Affirmatively market the availability of new City-assisted housing units to lower-income and minority persons.	2 multi-lingual brochures created

Goal 2: Provide Expanded Economic Opportunities

Objective 2A: Provide Support to New or Expanding Businesses

2011-2015 Strategy		2010-2011 Goal
2A.1	Support new businesses locating in the Renewal Community through small grants or low-interest loans. Preference will be given to businesses that are (1) reusing brownfields sites or refurbishing a blighted (dilapidated) property, or (2) expecting to hire between 75 and 100 persons.	4 new businesses assisted 1 underutilized properties redeveloped 3 jobs created 3 jobs retained
2A.2	Recruit existing local businesses to the Renewal Community through the use of small grants and low-interest loans. Preference will be given to businesses that are (1) reusing brownfields sites or refurbishing a blighted (dilapidated) property, or (2) expecting to hire between 75 and 100 persons.	1 business assisted 5 jobs created 5 jobs retained
2A.3	Support Renewal Community businesses to expand and create more jobs through the use of Renewal Community tax incentives.	4 businesses assisted 120 jobs created 90 jobs retained
2A.4	Develop or support a Small Business Development Center which would serve as a one-stop source of information for persons wanting to start a new business.	5 persons assisted 2 businesses assisted
2A.5	Continue to provide technical assistance, including help in the preparation of business plans, to new and existing businesses.	10 businesses assisted

2A.6	Maintain a list of other sources of loans and grants to assist new and existing businesses.	1 source identified
2A.7	Support the development of a daycare or other child development-related business in the Renewal Community.	1 child care or similar business assisted
2A.8	Provide business training to youth aged 15 to 19.	5 youth provided training

Objective 2B: Provide Job Training and Job Placement

2011-2015 Strategy		2010-2011 Goal
2B.1	Provide residents with information regarding upcoming employment training opportunities.	20 neighborhood groups contacted
2B.2	Provide job training opportunities to low- to moderate-income persons.	100 persons receiving training
2B.3	Refer job seekers to available job opportunities.	60 persons referred
2B.4	Develop and maintain partnerships with employers who provide job opportunities.	5 partnerships created 5 partnerships maintained
2B.5	Provide vocational training for homeless persons, ex-offenders, disabled individuals, persons in transition	20 persons provided vocational training

Objective 2C: Improve Access to Employment Opportunities through Adequate Transportation

2011-2015 Strategy		2010-2011 Goal
2C.1	Solicit participation of local businesses in providing alternative transportation.	1 businesses assisting in transportation
2C.2	Advise residents of the availability of alternative transportation providers.	100 residents informed
2C.3	Provide additional access to CARTA services for homeless ex-offenders, veterans and individuals in transition to work.	100 provided access to CARTA services

Goal 3: Provide a Suitable Living Environment

Objective 3A: Decrease the Number of Under-Utilized and/or Blighted Properties in the City

2011-2015 Strategy		2010-2011 Goal
3A.1	Encourage businesses and housing developers to build on infill lots in the City, particularly in the Neighborhood Revitalization Strategy Area (the Renewal Community).	5 infill lots developed as a function of City incentives
3A.2	Encourage use of identified brownfields sites.	1 brownfields sites redeveloped
3A.3	Increase the use of code enforcement in reducing the number of substandard or blighted properties.	20 code citations written 4 structures demolished 4 buildings rehabilitated
3A.4	Support the redevelopment of historic preservation of historically-significant and principal dwellings of clients.	1 building restored
3A.5	Support neighborhood improvement programs, including	2 neighborhoods assisted

	streetscape improvements and beautification efforts by providing neighborhood councils information regarding grant programs and partnerships.	20 trees planted
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Objective 3B: Reduce Lead-Based Paint Hazards

2011-2015 Strategy		2010-2011 Goal
3B.1	Design a lead-based paint outreach/education program to raise awareness about the dangers associated with lead-based paint. Coordinate with other partners (MUSC, DHEC, etc.).	6 educational tools developed 10 presentations made 5 partnerships formed
3B.2	Provide one-on-one counseling sessions to citizens regarding the hazards of lead-based paint.	50 persons assisted
3B.3	Continue to provide technical assistance to contractors and organizations involved in rehabilitation of housing units containing lead-based paint	2 contractors assisted
3B.4	Continue to provide information about lead-based paint hazards during first-time homebuyer workshops.	100 persons attending homebuyer workshops

Objective 3C: Improve the Availability of Services and Community Facilities

2011-2015 Strategy		2010-2011 Goal
3C.1	Support development, improvement, and/or operations of community facilities, including parks, recreation centers, and community centers.	1 community facility developed, improved or supported
3C.2	In cooperation with non-profit organizations, businesses, and community organizations, support the provision of public services (not to exceed 15% of CDBG funds received per year), to include health programs and outreach, childcare, and education enrichment for children and youth in collaboration with the Charleston County School District's <i>Plan for Excellence</i> (2004).	40 supportive service interventions conducted (case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, and other) 3 new programs assisted 1 existing programs supported 30 children receiving educational enrichment
3C.3	Support the provision of supportive services for persons with HIV/AIDS, which might include, but are not limited to, case management, nutritional counseling or services, healthcare, and medications.	600 persons assisted
3C.4	Support neighborhood-based crime prevention programs.	19 neighborhoods assisted
3C.5	Establish collaboration with the City of Charleston and Charleston County Schools to provide after school programs and facilities.	3 After-school programs supported
3C.6	Promote the creation and use of health care vouchers for	100 Persons provided preventive

	homeless and expand access to preventive care services	care services
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Goal 4: Develop the Capacity of Local Housing and Service Providers

2011-2015 Strategy		2010-2011 Goal
4A.1	Support new housing or service providers' operating or administrative costs (subject to conditions outlined above and applicable federal regulations).	1 service provider supported
4A.2	Support existing housing or service providers' operating or administrative costs (subject to conditions outlined above and applicable federal regulations).	1 service provider supported
4A.3	Develop and maintain a list of organizations that fund non-profits' operating or administrative costs.	5 organizations other than City on list
4A.4	Provide letters of support to partnering housing and service providers to assist them in fundraising efforts.	10 letters of support provided
4A.5	Provide technical assistance to existing and emerging housing and service providers to move them towards self-sufficiency (including help with business plans, financial management, etc.)	1 organization assisted 2 organizations achieving self-sufficiency
4A.6	Develop a nonprofit incubator through the acquisition of donated properties that can be redeveloped or constructed as a nonprofit office location	1 Grant pursued to support centers/ incubators 1 location identified as prospective sites 1 nonprofit organizations located in facilities

Descriptions of 2010-2011 CDBG, HOME and HOPWA Funded Projects

The following charts show descriptions of the projects the City of Charleston will fund from Community Development Block Grant (CDBG), HOME Investment Partnerships, and Housing Opportunities for Persons with AIDS (HOPWA), Economic Development Initiative (EDI) and funds in the coming program year.

The City of Charleston administers a comprehensive housing and community development program. This program includes awarding of grants to local housing and service providers, provision of housing rehabilitation services, grant oversight and monitoring, and regular reporting to the U.S. Department of Housing and Urban Development (HUD). Fourteen full-time staff members spend all or part of their time administering these programs.

Organization		City of Charleston				
Activity title		CDBG and HOME Program Administration				
Activity description		Funds will be used to administer the City of Charleston's CDBG HOME and HOPWA Programs.				
Location	Citywide	Output indicator	Not applicable			
Priority need category	Planning and administration	Previous year funding	<table border="1"> <tr> <td>\$80,000 CDBG</td> </tr> <tr> <td>\$81,625 HOME</td> </tr> <tr> <td>\$1,513 HOPWA</td> </tr> </table>	\$80,000 CDBG	\$81,625 HOME	\$1,513 HOPWA
\$80,000 CDBG						
\$81,625 HOME						
\$1,513 HOPWA						
IDIS activity number	Not yet assigned	Current year CDBG	\$89,075			
HUD matrix code	21A: Planning and administration	Current year HOME	\$91,500.70			
Code citation	§570.206 (CDBG) 92.207 (HOME)	Current year HOPWA	\$14,322.24			
CDBG national objective	Not required	Other City funds	-----			
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$194,897.94			
City Strategy	Not applicable	PHA	-----			
Start date	6/1/2010	Other funds (leverage)	-----			
Completion date	5/31/2011	Total activity cost	\$194,897.94			
General objective category	<input type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input checked="" type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input checked="" type="checkbox"/> Not applicable			

The City of Charleston's **Substantial Rehabilitation Program** is administered by the Department of Housing and Community Development and overseen by the Redevelopment and Preservation Commission (RPC). The RPC is a body of local residents who are appointed by the Mayor to set policies for the housing rehabilitation programs and consider cases of owners needing assistance. The Substantial Rehabilitation Program provides rehabilitation loans and deferred loans to low- and moderate-income persons to assist in the major renovation of their homes. The Program will target houses in specific neighborhoods as designated by the RPC.

Organization		City of Charleston			
Activity title		RPC Substantial Rehabilitation			
Activity description		Funds will be used to continue the City's loan and grant program for low-to-moderate-income persons to repair owner occupied housing.			
Location	CD Target Neighborhoods	Output indicator	7 Homes Rehabilitated		
Priority need category	Owner-occupied housing	Previous year funding	<table border="1"> <tr> <td>\$475,000 CDBG</td> </tr> <tr> <td>\$200,000 HOME</td> </tr> </table>	\$475,000 CDBG	\$200,000 HOME
\$475,000 CDBG					
\$200,000 HOME					
IDIS activity number	Not yet assigned	Current year CDBG	\$530,000		
HUD matrix code	14A: Single-family rehab	Current year HOME	\$200,000		
Code citation	§570.202	Current year HOPWA	-----		
CDBG national objective	Low/Mod Housing (LMH)	Other City funds	-----		
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$730,000		
City Strategy	1C.3	PHA	-----		
Start date	6/1/2010	Other funds (leverage)	-----		
Completion date	5/31/2011	Total activity cost	\$730,000		
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable		

The City of Charleston's **RPC Lead Rehabilitation** program is a supplemental program that involves a combination of lead paint hazard control and rehabilitation work that is performed on homes. It is administered by the Department of Housing and Community Development and overseen by the Redevelopment and Preservation Commission (RPC). Program targets houses in specific neighborhoods as designated by the RPC.

Organization		City of Charleston	
Activity title		RPC Lead Rehabilitation	
Activity description		Funds will be used to conduct repair to homes requiring rehab and lead work.	
Location	CD Target Neighborhoods	Output indicator	10 minor repairs completed
Priority need category	Owner-occupied housing	Previous year funding	\$0
IDIS activity number	Not yet assigned	Current year CDBG	\$0
HUD matrix code	14A: Rehab; Single-Unit Residential	Current year HOME	\$32,000
Code citation	§570.202	Current year HOPWA	-----
CDBG national objective	Low/Mod Housing (LMH)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$32,000
City Strategy	1C.3	PHA	-----
Start date	6/1/2010	Other funds (leverage)	-----
Completion date	5/31/2011	Total activity cost	\$32,000
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The City administers a **Rental Rehabilitation Program** that offers deferred forgivable loans to rental unit owners to allow them to substantially rehabilitate their units that target low- to moderate-income renters. This program is overseen by the Redevelopment and Preservation Commission (RPC).

Organization		City of Charleston	
Activity title		RPC Rental Rehabilitation Program	
Activity description		Funds will be used to make loans to property owners improving properties to low-to-moderate-income renters.	
Location	Citywide	Output indicator	4 rental rehabilitations completed
Priority need category	Rental Housing	Previous year funding	\$50,000 HOME
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	14A: Rehabilitation of single units: residential	Current year HOME	\$45,378
Code citation	§570.202	Current year HOPWA	-----
CDBG national objective	Qualification of affordable housing: rental: LMH	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$45,378
City Strategy	1B. 1	PHA	-----
Start date	6/1/2010	Other funds (leverage)	-----
Completion date	5/31/2011	Total activity cost	\$45,378
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Under the direction of the Redevelopment and Preservation Commission, the City of Charleston offers a **Roof Replacement Program** to low- and moderate-income homeowners. Through the program, homeowners are provided deferred loans for the cost of entirely replacing their roofs. The program is available to eligible households in all areas of the City of Charleston.

Organization		City of Charleston	
Activity title		Roof Replacement Program	
Activity description		Funds will be used to continue the City's grant program which provides new roofs to eligible homeowners.	
Location	Citywide	Output indicator	15 roof replacements completed
Priority need category	Owner-occupied housing	Previous year funding	\$40,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	\$40,000
HUD matrix code	14A: Single-family rehab	Current year HOME	----
Code citation	§570.202	Current year HOPWA	----
CDBG national objective	Low/Mod Housing (LMH)	Other City funds	----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$40,000
City Strategy	1C.1	PHA	----
Start date	6/1/2010	Other funds (leverage)	----
Completion date	5/31/2011	Total activity cost	\$40,000
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

A minimum of 15 percent of the City's HOME funds are required to be awarded to organizations which are (1) certified as **Community Housing Development Organizations (CHDOs)** and (2) designated by the City of Charleston as a City CHDO. These funds must be used to produce HOME units (rental units targeted to households who earn 65 percent or less of the area median income and homeownership units which target households who make 80 or less of the area median income). The City's 2010-2011 CHDO set-aside funding will be allocated to the **Episcopal Diocese CHDO (EDCHO)** (\$137,944) to cover administrative and operating costs for rehabilitation and construction for properties in the Elliotborough, Eastside, North of Crosstown and Rosemont neighborhoods.

Organization		City of Charleston	
Activity title		CHDO Reservation allocation	
Activity description		Funds will be used to cover administrative and operating costs for rehabilitation and construction for properties identified in the Morris Square MOU between the City of Charleston and Episcopal Diocese CHDO.	
Location	Elliottborough, East Side North of Crosstown Rosemont Neighborhoods	Output indicator	5 Houses developed
Priority need category	Housing	Previous year funding	\$137,944 HOME
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	12: Construction of housing	Current year HOME	\$137,251
Code citation	§92.300	Current year HOPWA	-----
CDBG national objective	CHDO Set-aside	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$137,251 (Minimum 15% CHDO allocation requirement)
City Strategy	1A.5	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$500,000
Completion date	5/31/2011	Total activity cost	\$637,251
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

HUD awarded the City of Charleston a \$1 million **Section 108 Loan** in August of 2002. The funds were used in support of Charleston's Homeownership Initiative. Pursuant to the loan agreement, the City makes payments from its Community Development Block Grant funds each year until 2021. The loan will be paid from program income derived from the Section 108 Loan.

Organization		City of Charleston	
Activity title		Section 108 Loan Repayment	
Activity description		Funds will be used for the repayment of interest on the Section 108 Loan. The loan is used for the construction under the Homeownership Initiative.	
Location	CD Target Neighborhoods	Output indicator	Not Applicable
Priority need category	Other	Previous year funding	\$50,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	Utilize loan program income
HUD matrix code	19F: Planned repayment of Section 108 loan principle	Current year HOME	-----
Code citation	Not applicable	Current year HOPWA	-----
CDBG national objective	Not required	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	
City Strategy	Not applicable	PHA	-----
Start date	6/1/2010	Other funds (leverage)	-----
Completion date	5/31/2011	Total activity cost	
General objective category	<input type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input checked="" type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input checked="" type="checkbox"/> Not applicable

In support of the Homeownership Initiative, the City has acquired residential lots for development of affordable housing units. The City holds these lots both prior to transfer to non-profit organizations and after the development of housing. During this time, the City must expend funds to stabilize vacant houses and to maintain these lots so that they do not detract from the surrounding properties. Forty- five lots will be maintained this year.

Organization		City of Charleston	
Activity title		Property Maintenance	
Activity description		Funds will be used to stabilize and maintain properties acquired or developed through the Homeownership Initiative.	
Location	CD Target Neighborhoods	Output indicator	45 Residential lots maintained
Priority need category	Owner-occupied housing	Previous year funding	\$50,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	\$0
HUD matrix code	02: Disposition	Current year HOME	----
Code citation	§570.201 (b)	Current year HOPWA	----
CDBG national objective	Low/Mod Housing (LMH)	Other City funds	----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$0 (Will use prior year funds)
City Strategy	1A.4	PHA	----
Start date	6/1/2010	Other funds (leverage)	----
Completion date	5/31/2011	Total activity cost	\$
General objective category	<input type="checkbox"/> Decent housing <input checked="" type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The City of Charleston developed the **Employer Assisted Housing Program** to encourage its employees to pursue and attain the dream of homeownership. The City will use these funds to provide subsidies to low- to moderate-income homebuyers who are buying homes in the City of Charleston.

Organization		City of Charleston	
Activity title		Employer Assisted Housing	
Activity description		Funds will be used to support homeownership for employees in the City and other businesses desiring to assist their employees with homeownership.	
Location	CD Target Neighborhoods	Output indicator	2 Households Assisted
Priority need category	Homeownership Assistance	Previous year funding	\$20,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	\$20,000
HUD matrix code	05R: Homeownership assistance (Not direct)	Current year HOME	-----
Code citation	§570.204	Current year HOPWA	-----
CDBG national objective	Low/Mod Housing (LMH)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$20,000
City Strategy	1A.3	PHA	-----
Start date	6/1/2010	Other funds (leverage)	-----
Completion date	5/31/2011	Total activity cost	\$20,000
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input checked="" type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The **Josiah Smith Tenant House** was a former Civil War hospital, which has been renovated as the East Side Center for Human Concerns. The Center provides services, which benefit low- and moderate-income residents. Each floor of the restored building will serve a specific community service that addresses the needs of residents of the Renewal Community. The entire building will be leased to nonprofit or community-based development organizations seeking office space. The City of Charleston is also working to reestablish a dental clinic, which would serve low to moderate-income residents from the Renewal Community and other communities in the City of Charleston. The City funds will be used to cure the debt service associated with the acquisition and renovation of a structure formerly an eyesore into a neighborhood facility.

Organization		City of Charleston	
Activity title		Josiah Smith Tenant House	
Activity description		Funds will be used to pay off the debt incurred due to construction at the Josiah Smith Tenant House.	
Location	City of Charleston	Output indicator	1 Building restored
Priority need category	Other	Previous year funding	\$140,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	\$75,000
HUD matrix code	03E: Neighborhood Facility	Current year HOME	----
Code citation	§570.201 (c)	Current year HOPWA	----
CDBG national objective	Low/Mod Area (LMA)	Other City funds	----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$75,000
City Strategy	3A.4	PHA	----
Start date	6/1/2010	Other funds (leverage)	----
Completion date	5/31/2011	Total activity cost	\$75,000
General objective category	<input type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input checked="" type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input checked="" type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The Renewal Community, which comprises much of the City of Charleston north of Calhoun Street and portions of North Charleston, is overseen by the **Greater Charleston Empowerment Corporation (GCEC)**. The GCEC is an organization, which is dedicated to empowering the residents of the Renewal Community (formerly the Enterprise Community) through the provision of economic development opportunities, health care services, community development initiatives, and affordable housing.

Organization		City of Charleston	
Activity title		Greater Charleston Empowerment Corporation	
Activity description		Funds will be used to support the GCEC in its effort to facilitate economic development.	
Location	Renewal Community	Output indicator	1 Organization supported
Priority need category	Economic Development	Previous year funding	\$20,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	\$20,000
HUD matrix code	17D: Other Commercial/Industrial Improvements	Current year HOME	-----
Code citation	§570.203 (a)	Current year HOPWA	-----
CDBG national objective	Low/ Mod Area (LMA)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$20,000
City Strategy	2A.6	PHA	-----
Start date	6/1/2010	Other funds (leverage)	-----
Completion date	5/31/2011	Total activity cost	\$20,000
General objective category	<input type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input checked="" type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Through the City's Renewal Community Initiative, the City seeks to stimulate economic development in the area designated as the Renewal Community (formerly the Enterprise Community) which encompasses much of the northern part of the City and the southern section of the City of North Charleston. One component of economic development is assisting businesses that are or will be located in the Renewal Community so that they can provide needed services and create higher-paying jobs for the residents of these communities.

Organization		City of Charleston	
Activity title		Small Business Grant Program	
Activity description		Funds will be used to provide grants for new and expanding businesses in the renewal community.	
Location	Census tracts 6, 7, 8, 9, 10, 11, 13, 14, 15, 44, and 45 (Renewal Community)	Output indicator	4 businesses assisted
Priority need category	Economic development	Previous year funding	\$0
IDIS activity number	<i>Not yet assigned</i>	Current year CDBG	\$10,000
HUD matrix code	18A: Direct financial assistance to for-profits	Current year HOME	----
Code citation	§570.203(b)	Current year HOPWA	----
CDBG national objective	Low/Mod Area (LMA)	Other City funds	----
Primary purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$10,000
City strategy	2A.1	PHA	----
Start date	6/1/2010	Other funds (leverage)	----
Completion date	5/31/2011	Total activity cost	\$10,000
General objective category	<input type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input checked="" type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome category	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The **Charleston Area CDC's** mission is to improve the quality of life in low- to moderate-income neighborhoods, focusing its attention initially on the northern peninsular area of the City of Charleston and the southernmost section of North Charleston located in the Renewal Community. The CDC provides homebuyer education, financial literacy classes and post-purchase counseling. This project will be funded with Special EDI funds awarded for pre and post homeownership counseling and education.

Organization		Charleston Area CDC	
Activity title		Financial Literacy Program	
Activity description		Funds will be used to educate low-to-moderate income families about finances.	
Location	Renewal Community and Citywide	Output indicator	100 persons educated
Priority need category	Public Service. Homebuyer education and training	Previous year funding	\$25,000-EDI II
IDIS activity number	Not yet assigned	Current year CDBG	----
HUD matrix code	05: Public services (general)	Current year HOME	----
Code citation	§570.201 (e)	Current year HOPWA	----
CDBG national objective	Low/Mod Clientele (LMC)	Other City funds	\$25,000-EDI II
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$25,000-EDI II
City Strategy	1A.1, 1A.2	PHA	----
Start date	6/1/2010	Other funds (leverage)	\$15,000
Completion date	5/31/2011	Total activity cost	\$40,000
General objective category	<input type="checkbox"/> Decent housing <input checked="" type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input checked="" type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The **Charleston Area CDC (CACDC)** also provides First time homebuyer assistance for persons who will be purchasing a home in the City of Charleston. Persons seeking assistance will access the funds through the Financial Literacy and Homebuyer Education Classes taught by the CACDC.

Organization		Charleston Area CDC	
Activity title		First Time Homebuyer Assistance Program	
Activity description		Funds will be used to provide downpayment and closing cost assistance to low-income first time homebuyers purchasing a home in the City of Charleston.	
Location	City of Charleston	Output indicator	4 Families assisted
Priority need category	Owner-occupied housing	Previous year funding	\$132,000 HOME
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	05R: Homeownership Assistance (not direct)	Current year HOME	\$50,000
Code citation	§570.204	Current year HOPWA	-----
CDBG national objective	Low/ Mod Housing (LMH)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$50,000
City Strategy	1A.3	PHA	----
Start date	6/1/2010	Other funds (leverage)	\$0
Completion date	5/31/2011	Total activity cost	\$50,000
General objective category	<input type="checkbox"/> Decent housing <input checked="" type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input checked="" type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The **Charleston Bank Consortium (CBC)** is a local non-profit organization with a mission to create homeownership opportunities in the Tri-County area for households of low to moderate income persons. Its mission is to help first-time homebuyers who are 35% to 150% of the area median income to purchase a home. The CBC will use these funds to provide budget and credit counseling and subsidies to low- to moderate-income homebuyers who are buying homes in the City of Charleston.

Organization		Charleston Bank Consortium	
Activity title		2010 Home Buyer Assistance Program	
Activity description		Funds will be used to provide budget and credit counseling combined with permanent subsidy funds to help households up to 120% HUD AMI.	
Location	City of Charleston	Output indicator	102 persons completing homeowner education
Priority need category	Public Services: Homebuyer education and training	Previous year funding	\$30,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	05R: Homeownership Assistance (not direct)	Current year HOME	-----
Code citation	§570.204	Current year HOPWA	-----
CDBG national objective	Low Mod Clientele (LMC)	Other City funds	\$30,000-Subsidy funds
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$30,000-Subsidy funds
City Strategy	1A.1	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$170,000
Completion date	5/31/2011	Total activity cost	\$200,000
General objective category	<input type="checkbox"/> Decent housing <input checked="" type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input checked="" type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The **Charleston Bank Consortium (CBC)** plans construct three homes for homeownership at a property located at 26 Blake Street. The property will consist of three homes for homeownership and a duplex for rental housing. The homes will be sold to persons at 120% or below Area Median Income. The funds will be used for construction of the three homes and for developer fees.

Organization		Charleston Bank Consortium	
Activity title		Blake Street Homeownership Construction	
Activity description		Funds will be used to construct three homes for homeownership at 120% HUD AMI.	
Location	26 Blake Street	Output indicator	3 homes constructed
Priority need category	Owner occupied housing	Previous year funding	\$0
IDIS activity number	Not yet assigned	Current year CDBG	\$60,000
HUD matrix code	12: Construction of Housing	Current year HOME	----
Code citation	§570.201 (m)	Current year HOPWA	----
CDBG national objective	Low Mod Housing (LMH)	Other City funds	----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$60,000
City Strategy	1A.3	PHA	----
Start date	6/1/2010	Other funds (leverage)	\$98,000
Completion date	5/31/2011	Total activity cost	\$158,000
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The **Charleston Bank Consortium (CBC)** plans rehabilitate an existing building located at 26 Bake Street. The homes will be rented to persons who are at 80% or below the Area Median income. The funds will be used for the renovation and for developer fees.

Organization		Charleston Bank Consortium	
Activity title		Home Rental Project	
Activity description		Funds will be used to renovate 26 Blake Street and to pay developer fees.	
Location	26 Blake Street	Output indicator	2 rental homes renovated
Priority need category	Rental Housing	Previous year funding	\$39,383 HOME
IDIS activity number	Not yet assigned	Current year CDBG	----
HUD matrix code	14A: Rehab; Single-Unit Residential	Current year HOME	\$99,156
Code citation	§570.202	Current year HOPWA	-----
CDBG national objective	Low Mod Housing (LMH)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$99,156
City Strategy	1B.1	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$70,000
Completion date	5/31/2011	Total activity cost	\$169,156
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Crisis Ministries is a homeless shelter that serves individuals and families. They provide emergency shelter, food, transitional housing and supportive services. The Shelter plans to secure a total of eight properties in and will require funding to clear/demolish, grade, fence, and secure three of the properties. Following the property clean up the Crisis Ministries plans to construct a new facility.

Organization		Crisis Ministries	
Activity title		Walnut Street Renewal Project Phase 2	
Activity description		Funds will be used to purchase three properties; clear and demolish, grade, fence and secure a total of 8 properties on Walnut and C Street.	
Location	Walnut and C Streets in the City of Charleston	Output indicator	8 properties secured
Priority need category	Acquisition: Real Property	Previous year funding	\$15,000-CDBG (Up and Out)
IDIS activity number	Not yet assigned	Current year CDBG	\$40,000
HUD matrix code	14D: Rehab; Other Publicly-Owned Residential Buildings	Current year HOME	----
Code citation	§570.202	Current year HOPWA	----
CDBG national objective	Slums; Blight	Other City funds	----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$40,000
City Strategy	1A.5	PHA	----
Start date	6/1/2010	Other funds (leverage)	\$211,650
Completion date	5/31/2011	Total activity cost	\$251,650
General objective category	<input type="checkbox"/> Decent housing <input checked="" type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input checked="" type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Sea Island Habitat for Humanity Inc. (SIHFH) is an ecumenical Christian housing ministry that builds homes in partnership with motivated, low-income families. They have built a total of 277 homes and plan to build more in the upcoming years. SIHFH is developing a Weatherization program to increase the energy efficiency of older homes to ensure that they remain affordable to the low-income owners.

Organization		Sea Island Habitat for Humanity	
Activity title		Sea Island Habitat for Humanity Weatherization Program	
Activity description		Funds will be used to develop and implement the weatherization program for the homes previously constructed.	
Location	Murraywood and Sea Island Place subdivisions	Output indicator	8 homes rehabilitated
Priority need category	Owner occupied housing	Previous year funding	\$200,000- HOME (Brownswood Place)
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	14F: Energy Efficiency Improvements	Current year HOME	\$40,000
Code citation	§570.202	Current year HOPWA	-----
CDBG national objective		Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$40,000
City Strategy	1C.2	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$2,293
Completion date	5/31/2011	Total activity cost	\$42,293
General objective category	<input type="checkbox"/> Decent housing <input checked="" type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The **Lowcountry Housing Trust, Inc.** (LHT, formerly the Charleston Housing Trust) is a non-profit organization which provides a local source of funding for affordable housing in Berkeley, Charleston, and Dorchester Counties. LHT's mission is to provide financing and capital to assist developers in developing and constructing a full spectrum of affordable housing, including homeownership, rental, and transitional housing units. LHT will help to reduce the growing gaps in financing non-profit and for-profit development of affordable housing units. Through its initiatives, LHT will be instrumental in making housing a higher priority and more affordable in the Tri-County area.

Organization		Lowcountry Housing Trust	
Activity title		CDFI Implementation	
Activity description		Funds will be used to expand LHT's current loan program and operations.	
Location	Charleston Tri-County	Output indicator	1 organization supported
Priority need category	Other	Previous year funding	\$40,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	\$50,000
HUD matrix code	19C: Non-profit organization capacity-building	Current year HOME	-----
Code citation	Not applicable	Current year HOPWA	-----
CDBG national objective	Low/Mod Housing Development: ALL	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$50,000
City Strategy	1A, 1B	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$140,000
Completion date	5/31/2011	Total activity cost	\$190,000
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Humanities Foundation has provided comprehensive housing services to senior residents and families through the provision of affordable housing and related services. Through their ShelterNet program the organization provides financial assistance to prevent families from becoming homeless. During last year, the homelessness prevention program served over 250 individuals.

Organization		Humanities Foundation	
Activity title		ShelterNet Program	
Activity description		Funds will be used to administer the ShelterNet Program, which provides assistance to help families avoid homelessness.	
Location	City of Charleston	Output indicator	500 households assisted
Priority need category	Homeless Prevention [public service]	Previous year funding	\$30,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	\$25,000
HUD matrix code	05Q: Subsistence payments	Current year HOME	-----
Code citation	§570.204	Current year HOPWA	-----
CDBG national objective	Low/Mod Limited Clientele (LMC)	Other City funds	-----
Primary Purpose	<input checked="" type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$25,000
City Strategy	1D.5	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$15,000
Completion date	5/31/2011	Total activity cost	\$40,000
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input checked="" type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Humanities Foundation will continue to develop affordable rental housing through the development of Seven Farms Village; which will consist of 42 rental homes for low-income seniors. The development is located on Daniel Island.

Organization		Humanities Foundation	
Activity title		Seven Farms Village	
Activity description		Funds will be used for the construction of 42 affordable rental homes for low-income seniors.	
Location	Daniel Island, SC	Output indicator	42 rental homes developed
Priority need category	Housing	Previous year funding	\$50,000 HOME (Seven Farms) \$318,000 HOME(Acquisition of property)
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	12: Construction of housing	Current year HOME	\$40,000
Code citation	§570.201 (m)	Current year HOPWA	-----
CDBG national objective	Qualification of affordable housing: rental	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$40,000
City Strategy	1B.3	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$2,015,328
Completion date	5/31/2011	Total activity cost	\$2,055,328
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Humanities Foundation has another development underway. The Grandview Apartments will consist of 72 rental homes for low-income seniors. The West Ashley community will be home to the development.

Organization		Humanities Foundation, Inc.	
Activity title		Grandview Apartments	
Activity description		Funds will be used for construction of 72 affordable rental homes for low-income seniors.	
Location	Magwood Road in the West Ashley area of Charleston	Output indicator	72 rental units developed
Priority need category	Rental Housing	Previous year funding	\$40,000 CHDO Operating
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	12: Construction of housing	Current year HOME	\$40,000
Code citation	§570.201 (m)	Current year HOPWA	-----
CDBG national objective	Low Mod Housing (LMH)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$40,000
City Strategy	1B.3	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$4,445,426
Completion date	5/31/2011	Total activity cost	\$4,485,426
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The City of Charleston's Homeownership Initiative was adopted by the City of Charleston City Council in 2002. It was designed to create affordable housing opportunities for low- and moderate-income families and stimulate revitalization in five targeted neighborhoods – Cannonborough, Elliottborough, the West Side, H, F, and I Street, the Eastside, and Rosemont. The program also aims to preserve the affordability and character of the neighborhoods on the Peninsula. Funds will be used for **Property Acquisition** in the six target neighborhoods in the City of Charleston.

Organization		City of Charleston	
Activity title		Property Acquisition	
Activity description		Funds will be used to support the acquisition opportunities for the City's Homeownership Initiative.	
Location	City of Charleston	Output indicator	3 Lots acquired
Priority need category	Housing	Previous year funding	\$ 0
IDIS activity number	Acquisition: Real Property	Current year CDBG	\$50,000
HUD matrix code	Not yet assigned	Current year HOME	----
Code citation	14D: Rehab; Other Publicly-Owned Residential Buildings	Current year HOPWA	----
CDBG national objective	§570.202	Other City funds	----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$50,000
City Strategy	1A.4	PHA	----
Start date	6/1/2010	Other funds (leverage)	----
Completion date	5/31/2011	Total activity cost	\$50,000
General objective category	<input type="checkbox"/> Decent housing <input checked="" type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Humanities Foundation Inc., continues to provide rental homes for persons of low-to moderate income through the various rental developments and organization activities. They plan to use funding to support the organizations operations while they develop affordable rental housing.

Organization		Humanities Housing, Inc.	
Activity title		Seven Farms Village and CHDO Operating	
Activity description		Funds will be used to support the organization while developing low-to-moderate income rental housing.	
Location	Daniel Island Drive, Daniel Island	Output indicator	114 rental units developed
Priority need category	Planning and Administration Rental housing	Previous year funding	\$40,000 CHDO Operating
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	12: Construction of Housing	Current year HOME	\$39,722
Code citation	§570.201 (m)	Current year HOPWA	-----
CDBG national objective	Low Mod Housing (LMH)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$39,722
City Strategy	1B	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$2,015,328
Completion date	5/31/2011	Total activity cost	\$2,055,050
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Home Works of America Inc., is an organization that aims to serve the elderly and disabled in the Charleston Area and surrounding communities. Based in Columbia, SC Home Works has established a partnership with the City of Charleston to aid citizens to repair their homes. The mission and purpose of the organization is to provide home repairs to homeowners in need, assisting youth in their development and empowering communities to meet the needs of its members. With the participation of the City of Charleston, volunteers and other partnerships Home Works of America will use funds to repair homes for the elderly and disabled.

Organization		Home Works of America, Inc.	
Activity title		Home Works Charleston	
Activity description		Funds will be used to repair the homes of elderly and disabled.	
Location	Citywide and RC	Output indicator	12 homes repaired
Priority need category	Owner occupied housing	Previous year funding	\$30,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	\$25,000
HUD matrix code	14A: Rehab; Single-Unit Residential	Current year HOME	-----
Code citation	§570.202	Current year HOPWA	-----
CDBG national objective	Low Mod housing	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$25,000
City Strategy	1C.2	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$115,500
Completion date	5/31/2011	Total activity cost	\$140,500
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Charleston Habitat for Humanity is the local affiliate of the non-profit organization Habitat for Humanity International. Its mission is to build affordable housing within the Cities of Charleston and North Charleston and to provide homeownership or rehabilitation services to make a better quality of life for families. The awarded funding will be used for the materials used in their minor rehabilitation program.

Organization		Charleston Habitat for Humanity	
Activity title		West Ashley Homeowner Home Repair Program	
Activity description		Funds will be used to cover the cost of materials needed for the minor rehab program.	
Location	West Ashley Community	Output indicator	8 homes repaired
Priority need category	Owner occupied housing	Previous year funding	\$0
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	14A: Rehab; Single-Unit Residential	Current year HOME	\$60,000
Code citation	§570.202	Current year HOPWA	-----
CDBG national objective	Low Mod Housing (LMH)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$60,000
City Strategy	1C.3	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$60,000
Completion date	5/31/2011	Total activity cost	\$120,000
General objective category	<input type="checkbox"/> Decent housing <input checked="" type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Charleston Habitat for Humanity continues to practice its mission to provide rehabilitation services to make a better quality of life for families. This portion of funds will be used to complete the rehabilitation of a Freedman's Cottage.

Organization		Charleston Habitat for Humanity	
Activity title		Peninsula Historic Rehabilitation Homeowner Home Repair	
Activity description		Funds will be used to in the rehabilitation of a Freedman's Cottage located on the peninsula.	
Location	West Ashley Community	Output indicator	1 home repaired
Priority need category	Owner occupied housing	Previous year funding	\$0
IDIS activity number	Not yet assigned	Current year CDBG	-----
HUD matrix code	14A: Rehab; Single-Unit Residential	Current year HOME	\$40,000
Code citation	§570.202	Current year HOPWA	-----
CDBG national objective	Low Mod Housing (LMH)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$40,000
City Strategy	1C.3	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$90,000
Completion date	5/31/2011	Total activity cost	\$130,000
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

The House and Home Program is managed by the **Charleston Trident Urban League**. It provides a comprehensive homeownership education and one-on-one counseling to local residents. Housing services provided by the CTUL include first-time homebuyer education classes for low and moderate income residents. The CTUL partners with local financial institutions to provide one-on-one counseling for those first-time homebuyers that qualify to receive specific loans and those who are in pursuit of the American dream. CTUL makes referrals to other social agencies to assist families and individuals searching for transitional housing or the shelter.

Organization		Charleston Trident Urban League			
Activity title		House and Home			
Activity description		Funds will be used to provide homeownership education workshops and individual consumer credit counseling.			
Location	City of Charleston	Output indicator	1141 persons educated		
Priority need category	Homeownership Training/Counseling	Previous year funding	<table border="1"> <tr> <td>\$35,000 CDBG</td> </tr> <tr> <td>\$135,000 Special EDI</td> </tr> </table>	\$35,000 CDBG	\$135,000 Special EDI
\$35,000 CDBG					
\$135,000 Special EDI					
IDIS activity number	Not yet assigned	Current year CDBG	\$0		
HUD matrix code	05: Public service (general)	Current year HOME	----		
Code citation	§570.201 (e)	Current year HOPWA	----		
CDBG national objective	Low/Mod Clientele (LMC)	Other City funds	\$25,000- Fund from EDI II		
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$25,000- EDI II		
City Strategy	1A.1	PHA	----		
Start date	6/1/2010	Other funds (leverage)	\$0		
Completion date	5/31/2011	Total activity cost	\$30,000		
General objective category	<input type="checkbox"/> Decent housing <input checked="" type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input checked="" type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable		

The **Boys and Girls Club of the Trident Area (BGTA)** is an organization that enables youth to reach their full potential as productive, caring and responsible citizens. BGTA has seven project sites throughout the Trident Area, including three in the Charleston area. Funds will be used to support staff at their after school Teen Leadership and Enrichment project located in a downtown Charleston facility.

Organization		Boys and Girls Club of the Trident Area	
Activity title		Teen Leadership and Enrichment Project	
Activity description		Funds will be used for salaries and wages for the staff supporting the teen programming offered at the Glory Center.	
Location	22 Mary Street	Output indicator	40 youth assisted
Priority need category	Public services	Previous year funding	\$20,000 CDBG
IDIS activity number	Not yet assigned	Current year CDBG	\$20,000
HUD matrix code	21A: General Program Administration	Current year HOME	----
Code citation	§570.205	Current year HOPWA	----
CDBG national objective	Low Mod Clientele (LMC)	Other City funds	----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$20,000
City Strategy	3C.2	PHA	----
Start date	6/1/2010	Other funds (leverage)	\$99,500
Completion date	5/31/2011	Total activity cost	\$119,500
General objective category	<input type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input checked="" type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input checked="" type="checkbox"/> Not applicable

Charleston Development Academy (CDA) is a charter school located in the heart of the City's Westside. It was founded six years ago with the mission to provide a safe and nurturing environment to encourage academic excellence in its students and parents. CDA has partnered with a local architectural firm to develop a portable classroom known as the Eight Grade Learning Cottage. Funds will be used to aid in the development of additional classroom space in the Cottage.

Organization		Charleston Development Academy Pubic Charter School	
Activity title		CDA Eight Grade Learning Cottage	
Activity description		Funds will be utilized to provide additional classroom space allowing CDA to expand their enrollment to eight grade.	
Location	Westside Community and City of Charleston	Output indicator	196 youth assisted
Priority need category	Public services	Previous year funding	\$25,000 CDBG (A Community Discovering Academic Excellence)
IDIS activity number	Not yet assigned	Current year CDBG	\$50,000
HUD matrix code	03D: Youth Centers	Current year HOME	-----
Code citation	§570.201 (c)	Current year HOPWA	-----
CDBG national objective	Low Mod Clientele (LMC)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$50,000
City Strategy	3C.2	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$66,000
Completion date	5/31/2011	Total activity cost	\$116,000
General objective category	<input type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input checked="" type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input checked="" type="checkbox"/> Not applicable

Roper Saint Francis Foundation (RSFF) provides a range of assistance to its patients in the City of Charleston. Using HOPWA and other funds, RSF also provides supportive services to persons living with HIV and AIDS, including case management, health and mental health referral services, drug and alcohol abuse treatment referrals, nutritional services (including supplements), assistance with daily living, housing information and placement assistance and other services.

Organization		Roper Saint Francis Foundation	
Activity title		Roper Saint Francis Ryan White Program Housing Services	
Activity description		Funds will be used for administrative costs related to the provision of housing and related services for persons with HIV or AIDS.	
Location	Citywide	Output indicator	416 Persons with HIV/AIDS assisted
Priority need category	HIV/AIDS	Previous year funding	\$100,000 HOPWA
IDIS activity number	<i>Not yet assigned</i>	Current year CDBG	-----
HUD matrix code	31c	Current year HOME	-----
Code citation	*	Current year HOPWA	\$113,514
CDBG national objective	Housing and related services to HIV/Aids patients	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input checked="" type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$113,514
City Strategy	1D.5, 3C.3	PHA	-----
Start date	6/1/2010	Other funds (leverage)	-----
Completion date	5/31/2011	Total activity cost	\$113,514
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Lowcountry AIDS Services (LAS) provides a range of assistance to its patients in Berkeley, Charleston, and Dorchester Counties. Using HOPWA and other funds, LAS provides long-term rental assistance and emergency housing assistance to clients through the provision of short-term rent, mortgage, and utility payments. LAS also provides supportive services to persons living with HIV and AIDS, including case management, health and mental health referral services, drug and alcohol abuse treatment referrals, nutritional services (including supplements), assistance with daily living, housing information and placement assistance and other services.

Organization		Low Country AIDS Services	
Activity title		HOPWA Program	
Activity description		Funds will be utilized for administrative costs related to the provision of housing and related services for persons with HIV or AIDS.	
Location	Berkeley, Charleston, and Dorchester Counties	Output indicator	586 Persons with HIV/AIDS assisted
Priority need category	HIV/AIDS	Previous year funding	\$336,430 HOPWA
IDIS activity number	<i>Not yet assigned</i>	Current year CDBG	-----
HUD matrix code	31c	Current year HOME	-----
Code citation	Not yet assigned	Current year HOPWA	\$349,571
CDBG national objective	Housing and related services to HIV/Aids heads of households	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input checked="" type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$349,571
City Strategy	1D.5, 3C.3	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$68,250
Completion date	5/31/2011	Total activity cost	\$417,821
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input type="checkbox"/> Availability/accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Sea Island Habitat for Humanity has recognized that the transition to homeownership is a critical time and first time homeowners need guidance and additional resources. Therefore they propose to use funding to support their first-time homeowner course; it will cover finances, savings, home maintenance and legal issues.

Organization		Sea Island Habitat for Humanity	
Activity title		SIHH Family Services Department	
Activity description		Funds will be used to provide overhead relief for the Family services department and allow SIHH to expand program services.	
Location	2445 Bohicket Road, Johns Island, SC	Output indicator	36 families assisted
Priority need category	Administration and Planning	Previous year funding	\$0
IDIS activity number	Not yet assigned	Current year CDBG	\$21,878
HUD matrix code	19C: Non-profit organization capacity-building	Current year HOME	-----
Code citation	Not Applicable	Current year HOPWA	-----
CDBG national objective	Low Mod Clientele (LMC)	Other City funds	-----
Primary Purpose	<input type="checkbox"/> Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with disabilities <input type="checkbox"/> Public housing needs	Total current funding from City of Charleston	\$21,878
City Strategy	1A.1	PHA	-----
Start date	6/1/2010	Other funds (leverage)	\$0
Completion date	5/31/2011	Total activity cost	\$21,878
General objective category	<input checked="" type="checkbox"/> Decent housing <input type="checkbox"/> Suitable living environment <input type="checkbox"/> Economic opportunity <input type="checkbox"/> Not applicable	General outcome	<input checked="" type="checkbox"/> Availability/accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability <input type="checkbox"/> Not applicable

Allocation Priorities

Reasons for the Allocation Priorities

The City of Charleston conducted extensive outreach in preparation of its 2011-2015 Consolidated Plan. As a result of the meetings that took place with residents, nonprofit service providers, and the results of a survey distributed to local community stakeholders; the City of Charleston was able to identify some of the more pressing needs in the community. The City found that the most significant need was affordable and transitional housing; consequently, most of the City's funds are allocated for these purposes. The Plan also documented the fact that the greatest needs – for housing, public services, and economic development – were in the City's Renewal Community (RC), resulting in the continued designation of the RC as a Neighborhood Revitalization Strategy Area (NRSA). For this reason, almost all of the City's federal resources will be targeted to this area, or to services and other activities that can reasonably be expected to serve this area's residents.

Geographic Distribution

The City of Charleston is funding activities in several geographic areas. The organizations funded during the program year, which have the largest service areas are the Lowcountry Housing Trust (LHT), Lowcountry AIDS Services and Roper St. Francis Foundation. These organizations serve the Tri-county or Metropolitan Statistical Area (MSA), which includes Berkeley, Charleston, and Dorchester Counties. Crisis Ministries is expanding its operation by acquiring additional properties in support of expanding services to homeless residents. First-time homebuyer workshops are offered by the Charleston Area Community Development Corporation, the Charleston Trident Urban League and the Homeownership Resource Center, a division of Family Services.

More than 90 percent of the CDBG and HOME entitlement funds received for the 2010-2011 program year will be utilized for projects either located in the Renewal Community or those that are expected to benefit primarily Renewal Community residents. The Renewal Community (RC), as discussed in the Consolidated Plan and documented in the City's application for the Renewal Community designation¹ is one of the most economically disadvantaged areas in the City of Charleston and has a high concentration of minority residents. The RC is comprised of 31 neighborhoods 17 in the City of Charleston and 14 in the City of North Charleston. The RC in the City of Charleston was designated as a Neighborhood Revitalization Strategy Area after the submission of the City of Charleston's 2005-2010 Consolidated Plan. *(Please note that the City of Charleston funding is targeted to neighborhoods located in the City of Charleston's boundaries).*

Because of the shortage of safe, decent, and affordable housing in the City of Charleston and the Renewal Community, the majority of the funds allocated to organizations will be used for housing or housing services. Funding will be provided to the Charleston Bank Consortium for the redevelopment of rental homes at the Blake Street site in the Eastside of Charleston. The

redevelopment of this site will generate both rental and ownership housing. Charleston Habitat for Humanity will institute a rehabilitation program in the West Ashley community and an historic housing rehabilitation on the Peninsula. Sea Island Habitat for Humanity, will institute a weatherization program that will provide services to homeowners in previously constructed developments. Humanities Foundation will begin construction of Seven Farms Village on Daniel Island and Grandview Apartments in West Ashley; both developments will serve senior residents earning sixty percent (60%) and below the Area Median Income (AMI). PASTORS, Inc. or an Affiliate will finalize infrastructure development at 67-69 America Street, which will lend to the development of both rental and ownership housing. A rental development at 14 Drews Court, will provide two units of affordable rental housing. The Charleston Area CDC will provide financial literacy, one-on-one homeownership counseling and down payment assistance to prospective homebuyers purchasing in the City of Charleston.

Through the City's Homeownership Initiative (HI), which is primarily funded through Special Economic Development Initiative funds and Parcel A & B funds; seventy-two (72) homes have been sold and another 56 homes are proposed for development. This year, funding will be provided to the Charleston Bank Consortium to construct four new homes at Twenty-Six (26) Blake Street. The Episcopal Diocese Community Housing Development Organization (EDCHDO) will complete the construction of two (2) homes at Humphreys Court in the rear of Porters Court. The EDCHO will also begin the construction of homes on vacant lots transferred to the organization by the City of Charleston. The EDCHDO received \$500,000 from Morris Square Developers to assist in its efforts to build additional housing. The Homeownership Resource Center, a division of Family Services will continue to provide foreclosure prevention and have been granted funding to supplement its homebuyer education program for residents in the City of Charleston. CDBG funds are also used to maintain lots and structures acquired for the Homeownership Initiative before development.

More than fifty (50%) percent of the City's CDBG allocation is directed to the City's rehabilitation programs. Seven (7) homes will be completed under the Substantial Rehabilitation Program, which assists homeowners with fully renovating their homes. Additionally, the Roof Replacement Program, which provides services throughout the City of Charleston will assist twenty (20) residences with new roofs. The Rental Rehabilitation Program will be focused in neighborhoods of the Renewal Community and will assist four (4) properties with revitalization. A new partnership has been established with the Sustainability Institute and the Human Services Commission to provide weatherization and energy efficient upgrades to the homes of residents. The Sustainability Institute will provide services to seventeen (17) homes and the Human Services Commission will provide assistance to thirty (30) homes in the City of Charleston.

Funds will also be provided to encourage economic and community development in the Renewal Community. The City will continue to support the operations of the Greater Charleston Empowerment Corporation as it administers the Renewal Community tax incentives, which, provides enhanced opportunities for business, workforce development for residents and enables the Corporation to fulfill its primary mission of fostering economic growth and community empowerment in the RC.

Public services are an important aspect of community development. This year, the City will fund Charleston Development Academy which provides community-based services to students and parents in the Renewal Community. CDA is constructing a learning cottage, a portable classroom for students attending their school. The City will continue to fund the Charleston Trident Urban League's Fair Housing Hotline, which provides fair housing information and provides education to citizens in the Charleston area. The Boys and Girls Club, Shaw Unit will continue to provide educational opportunities to youth and children on the Eastside of Charleston. This year's funding will provide focus to youth leadership.

Finally, the City is committed to improving its neighborhoods. The City purchased the Josiah Smith Tennant House in 2007. Once an eyesore in the community, the building was transformed into a valuable community resource known as the East Side Center for Human Concerns. Three nonprofit organizations currently occupy the facility and include; the Charleston Trident Urban League, the S.C. Association of Community Development Corporations and the S.C. State University 1890 Extension Program. Before the conclusion of the program year, the City anticipates the commencement of a dental clinic facility operated on a part-time basis by a local church organization.

Obstacles to Addressing Underserved Needs

The greatest obstacle to addressing underserved needs is funding and the current credit or financial market. Subrecipients funded by the City of Charleston also pursue funding from other local jurisdictions, foundations and banks to make their projects a reality. In spite of the obstacles the concentrated efforts of the partnership will include the capacity of local government and nonprofit organizations to meet the tremendous needs that exist. Strategies are being employed to ensure an expansion of partnerships and staff where appropriate. It is anticipated that these efforts will leverage \$20,247,275 as a result of the 2010-2011 allocations. Additional leverage opportunities include; the Energy Conservation Block Grant in the amount of \$50k and the TIGER Grant previously discussed.

Affordable Housing

The development of affordable housing continues to be one of the greatest challenges faced by the City of Charleston, its partners, as well as many jurisdictions across the country. The City of Charleston is meeting this challenge head-on by supporting organizations such as the Humanities Foundation. The foundation continues to develop affordable rental housing and also provides assistance to families in danger of becoming homeless. The specific goals related to affordable housing are listed below and are further described in the charts on pages 11 through 21.

Affordable Housing Goals

Measurement	2010-2011 Goal	Program(s)/ Organization
Homeless households to be provided affordable housing	15	Enston Home and CDBG funds
Non-homeless households to be provided affordable housing	6	City Employer Assisted Housing (2), CACDC Homebuyer Assistance (4)
Special needs households to be provided affordable housing	5	LAS- Ivy Ridge Apartments
Households to be provided rental assistance	834	ShelterNet (500), LAS (268), RSFF (66)
Production of new housing	119	Grandview Apartments (72), Seven Farms Village (42), 26 Blake Street (5)
Acquisition of existing housing	10	NSP and HOME funding
Total		989

Public Housing

The Housing Authority of the City of Charleston has maintained a “high performer” status, so no actions are required on the part of the City of Charleston to improve its designation. The primary way that the City of Charleston uses its funds to meet public housing needs is through the provision of funds to rental developments which target lower-income citizens, thereby increasing the supply of targeted housing and reducing the pressure on the Authority to provide housing. The Charleston Housing Finance Authority (CHFA) a component fund of the CHA has acquired 123 residential units in four developments in downtown Charleston. This would preserve affordable housing in an area seriously lacking in resources. Additionally, a 64 unit family workforce apartment complex is also being acquired by the CHFA in a suburban section of the city.

Homeless and Other Special Populations

Humanities Foundation continues to administer the ShelterNet Program, which assists persons who are at-risk of becoming homeless by providing financial assistance to prevent them from losing their homes. Humanities Foundation also provides permanent housing for formerly homeless persons in several of its developments. Crisis Ministries also serves the homeless population and is the largest homeless shelter in the Charleston area. Until recently, the City has been the only source of funding (both through CDBG and Enston Home Funds) of the shelter’s Up and Out Program, which helps homeless clients financially as they move from the shelter to their own apartments. Crisis Ministries was awarded Homeless Prevention and Rapid Rehousing Program (HPRP) funds to support the program for the next two years. The City will continue to provide HOPWA funds to Lowcountry AIDS Services (LAS), and Roper Saint Francis Foundation which provides a range of services to persons with HIV/AIDS. Additionally, City staff continues to communicate and collaborate with the Lowcountry Continuum of Care

Partnership, a coalition of homeless service providers which aims to provide a number of services to homeless clients.

Other Actions

Meeting Underserved Needs

Through the City's housing and community development programs, the City seeks to meet underserved needs. A particular need in the City of Charleston is financial assistance to persons who are homeless or who are at-risk of becoming homeless. The City addresses this need by providing Enston HOME funds to nonprofit organizations for households forty-five years of age and older. The criteria for the program is established by the Enston Home Endowment and administered by the City of Charleston. Through the use of CDBG funds, the City provides funding to the ShelterNet Program, which is administered by the Humanities Foundation. The program provides assistance with rent, mortgage and utilities for persons of low and moderate incomes who find themselves behind in these payments, which threatens their ability to pay other household expenses. The City also provides HOPWA funds to Lowcountry AIDS Services and the Roper St. Francis Foundation to assist its clientele, a critically underserved population, in obtaining housing, health care, and other services. The City also provides downpayment assistance to low- to moderate-income homebuyers through several programs, addressing what is often the most significant obstacle to homeownership for this population.

Fostering and Maintaining Affordable Housing

The City of Charleston is committed to supporting the development of affordable housing for both rental and homeownership, and to maintaining the existing housing stock for low- and moderate-income residents.

Through the City's Homeownership Initiative, infill lots and construction financing are provided to non-profit developers for new construction and rehabilitation of existing abandoned and blighted structures for homeownership; subsidies are provided to qualified homebuyers purchasing the completed homes and restrictive covenants govern the resale and long-term affordability. Non-profit developers providing senior housing also receive funding from the City as part of their Low Income Housing Tax Credit (LIHTC) financing package.

The City also partners with private developers to secure affordable units in larger, market-rate developments. This is accomplished through the utilization of special zoning ordinances, variances and infrastructure subsidies. The City's Planned Unit Development (PUD) guidelines require developers to provide a maximum of 15 percent affordable/workforce housing; The Ponderosa Development in partnership with West Ashley, LLC, is currently under construction, it will consist of 24 rental workforce homes for families earning up to 80 percent of the Area Median Income. Another project, the Angel Oak Development is undergoing review.

The City also supports the development of organizations which facilitate affordable housing by providing funding and technical assistance. The Lowcountry Housing Trust, which obtained a Community Development Financial Institution (CDFI) designation, was birthed by the City and has received multi-year funding for their programs. Their mission is to finance affordable housing in the tri-county area.

Mayor Riley commissioned an Affordable Housing Taskforce to review and make recommendations regarding the City's building and zoning processes. The Task Force recommendations included:

- Creation of an Ordinance that allows accessory dwellings,
- Expedited review process,
- Expansion of the MU II Workforce Housing Ordinance,
- Density bonuses,
- Alternative design standards,
- An amendment to the parking requirements

The City maintains existing affordable housing through its Rehabilitation, Roof Replacement, and Lead-Based Paint Hazard Control programs. These programs provide low-interest and/or deferred loans to qualified homeowners and owners of rental housing occupied by qualified families. These funds help to maintain these homes as safe, decent, and affordable housing for the low- and moderate-income residents of the City of Charleston.

All rental housing funded by the City are subject to annual monitoring as dictated by the U.S. Department of Housing and Urban Development guidelines to ensure that tenants, rents charged, and buildings are compliant.

Evaluating and Reducing-Lead Based Paint Hazards

The City is committed to reducing lead-based paint hazards in homes located throughout the community. Both homeowner-occupied and rental homes receiving assistance through the City's housing rehabilitation programs are tested for lead-based paint hazards before work begins. Additionally, owner-occupied housing that will receive assistance through the substantial rehabilitation program will also be evaluated for lead-based paint hazards prior to initiation of work. The City also obtained a HUD-funded Lead Hazard Control Grant (LHC) focusing on eliminating lead-based paint hazards in privately held owner- and tenant-occupied homes, where the occupants meet the low-to-moderate income criteria. Both programs contract with local environmental consulting firms to conduct lead hazard risk assessments, following strict EPA guidelines and protocol. If the results of these assessments are positive for lead-based paint hazards, the City solicits bids from local EPA-certified contractors through a competitive bidding process. The responsive bidder is then awarded a contract to conduct lead hazard interim control activities and rehabilitation work. The LHC Grant Program has been building capacity to work on qualified homes with lead-based paint hazards, by subsidizing the training of contractors in EPA-certified lead-related courses. In turn, this has contributed to the expansion of skills and bidding opportunities for local contractors. LHC projects have retained jobs for several contractors, and permitted the hiring of workers for other contractors.

Both the rehabilitation program and the lead hazard control program targets qualified households. The City is committed to providing lead-safe, suitable, and affordable housing to its residents. The lead hazard control program also targets families with children under six years of age, and requires rental property owners receiving assistance through the LHC grant program, to make a good faith effort to rent to families earning below the area median income with children

under the age of six. Churches, daycares, and neighborhood associations are key partners in identifying properties and residents who would benefit from one or both programs.

Reducing the Number of Poverty-Level Families

The strategies outlined in the City of Charleston's 2011-2015 Consolidated Plan's Strategic Plan are intended to serve as the City's anti-poverty strategy by planning for expanded housing, economic development, and community development opportunities for low- to moderate-income persons. It is only by improving citizens' living conditions, employment opportunities, and services available that they may emerge from poverty. Specific actions the City will take this program year are as follows:

- (1) Through the use of collaborative partnerships provide additional and improved housing;
- (2) Encourage the creation of better-paying jobs and needed services in the RC through grants, loans, and technical assistance to small businesses;
- (3) Support the Greater Charleston Empowerment Corporation's provision of expanded economic services in the RC;
- (4) Provide pre-employment training through the Greater Charleston Empowerment Corporation's job training program;
- (5) Provide educational enrichment opportunities to children of lower-income families, encouraging these children to enjoy learning, avoid trouble, and stay in school;
- (6) Provide persons who are at risk of becoming homeless with rental, mortgage and/ or utility assistance;
- (7) Provide financial literacy training (including homeownership education and counseling) in low-wealth communities to encourage the creation and retention of wealth through property ownership.

Developing Institutional Structure

The City of Charleston's Department of Housing and Community Development (HCD) is one of thirteen departments under the direction of Mayor Joseph P. Riley, Jr. Mayor Riley is a visionary leader and has served the residents of the City of Charleston for thirty-four years. The Mayor is working to enhance interdepartmental relationships by improving internal and external customer service. The Department of HCD continues to improve its processes and programs by participating in HUD-sponsored training and other training activities that will increase our capacity to deliver superior service to low and moderate income citizens in the City of Charleston. The number of clients serviced under each program has increased and in most cases has exceeded the annual goal established in the City's 2005-2010 Consolidated Plan. The Department is also building its capacity by continuing to partner with nonprofit and for-profit housing providers, as well as, engaging professional services when necessary to ensure that the needs of the community are being addressed.

Enhancing Coordination between Agencies

The City encourages better communication and coordination between a range of housing and service providers by continuing to participate in the Lowcountry Continuum of Care Partnership and by initiating and coordinating public meetings as issues are identified and required coordinated actions (the Continuum of Care is further described in the "Homeless and Other Special Populations" section). The City also conducts on an annual basis technical training for

organizations who are awarded funding. The annual meetings provide the opportunity for entities to become familiar with the mission and goals of organizations in the City of Charleston.

Low- to Moderate-Income Benefit

As with previous years, the City of Charleston anticipates that 100 percent of its Community Development Block Grant (CDBG) funds (excluding administrative activities) will be used to benefit persons of low to moderate incomes. The City will accomplish this through the provision of housing targeted to these persons or through the provision of public services or economic development activities in areas primarily occupied by low- to moderate-income households.

HIV/AIDS Housing Goals

Short-Term Rent, Mortgage, and Utility Assistance to Prevent Homelessness

In the coming program year, both Lowcountry AIDS Services (LAS) and the Roper Saint Francis Foundation (RSFF) will assist households with short-term rent, mortgage, and utility payments to prevent homelessness through the use of HOPWA funds. The projected numbers assisted will be 247 and 60, respectively.

Tenant-Based Rental Assistance

In coordination with the Fort Mill Housing Authority, LAS will provide approximately 21 households with tenant-based rental assistance, and RSFF anticipates assisting 6.

Supportive Services

In the coming program year, LAS will assist approximately 529 households with supportive services. RSFF plans to assist 60 households.

Housing Units Developed, Leased, or Operated

LAS continues to lease five units at the Ivy Ridge Apartments to persons with HIV/AIDS through a partnership with the Humanities Foundation.

Method of Selecting HOPWA Project Sponsors

The City of Charleston receives Housing Opportunities for Persons with AIDS (HOPWA) funding to administer housing and supportive services for persons with HIV/AIDS. The City awards its HOPWA funding based on a request for proposals. The City of Charleston publishes an advertisement soliciting proposals for its HOPWA allocation. The notice for the 2010FY was published October 30, 2009, and proposals were due by January 11, 2010. Until recently, Lowcountry AIDS Services was the only applicant and recipient of HOPWA funding; the Roper Saint Francis Hospital's Ryan White Part HIV Care Management Program became a recipient in 2008. Both organizations market their services to ensure that clients are fully advised of their portfolio of services. They also work cooperatively to ensure that there is not a duplication of services.

Discharge Policy

The City of Charleston provides HOPWA funds to Lowcountry AIDS Services (LAS), and Roper Saint Francis Foundation (RSFF) which uses these funds to provide case management and housing assistance to persons with HIV/AIDS and their families. During the course of case management, a housing plan must be developed and signed by LAS, RSFF and their client. Case

managers may also provide information and additional assistance as needed. Each entity has a discharge policy and it is normally executed when program regulations have been violated.

Monitoring

The City of Charleston follows a comprehensive program of monitoring and evaluating the progress of housing and community development activities. The City's goal is to ensure long-term compliance with the applicable regulations and standards, particularly the National Affordable Housing Act. An essential part of the department's expectations of subrecipients is accurate, timely reporting and program compliance. The City's monitoring plan describes the various processes involved in monitoring, including in-depth subrecipient monitoring, long-term compliance monitoring, and careful and continuing review of housing projects, (all are described in greater detail below).

Monitoring of Subrecipients

Subrecipient Orientation

An initial orientation is conducted to educate subrecipients on compliance requirements and to discuss reporting expectations. During the meeting, regulations are explained and the records to be kept are detailed. Other program related requirements and expectations are also explained in detail.

Due to a recent incident regarding fraudulent activity with a client of a subrecipient the City is establishing a fraud policy and is requiring subrecipients to establish a policy if one is not currently in place. The City's fraud policy will serve as a guide to subrecipients who encounter fallacious clients in their respective organizations. The policy will also be included in the upcoming subrecipient orientation.

Ongoing Subrecipient Monitoring

The City requires quarterly reports for each funded project, including projects with funds remaining from the previous year's award. The City's quarterly report form asks for beneficiary information and project information, including dates of completion or expected completion for housing developments. These quarterly reports allow the City to accurately track the progress of these funded activities. Additionally, City staff stays in contact with subrecipients throughout the program year.

Annual Subrecipient Monitoring

In early May, the City of Charleston notifies that City staff will conduct on-site monitoring in June and remind subrecipients that an annual report form will be due at the close of the program year (May 31st). This correspondence also contains a list of information to which the City will need access, along with the agency staff who should be involved. During the June monitoring visits, City staff (including an accountant) will perform in-depth audits of the subrecipients' files, financial statements, and program accomplishments. These monitoring visits are concluded by a verbal overview of preliminary findings and followed by a report to the subrecipient summarizing the results of the visits and any matters to be addressed.

Monitoring Long-Term Compliance

In addition to the City's deed restrictions on homeownership units, the City conducts annual monitoring of completed rental developments to ensure long-term compliance with federal regulations. This monitoring is conducted via a Tenant Certification Form, which requests such information as the size, rent, and utility costs of each unit and the name, race and ethnicity, and income range of the head of household of each unit. Following submission of the Certification Form, City staff (including a construction advisor) conducts on-site monitoring of projects to ensure compliance with regulations and appropriate maintenance of these developments.

The City has also incorporated a methodology to monitor homeownership houses. A postcard sent to individuals to confirm whether they are still in their homes allows staff to determine if individuals remain in their homes and are honoring the covenants that ensure long-term affordability. When a response is not obtained, certified mail is forwarded to ensure that clients are maintaining their residence.

Review of Affordable Housing Projects

HOME Long-term Affordability Requirement

The City uses a resale provision to satisfy the requirement that a HOME investment keep housing affordable over the long term. City policy entitles the property owner to sell the property to a "Qualified Purchaser" as certified by the City of Charleston or its designee. A qualified purchaser means a person who has been certified by the City of Charleston as having household annual income that does not exceed the Maximum Annual Family Income as determined by the City. Maximum Annual Family Income is eighty percent (80%) of the Area Median Income as determined by the HUD and as adjusted by the City based on the number of persons in the household.

Labor Standards Monitoring

The City is actively involved in monitoring labor standards. For developments that are subject to the Davis-Bacon Act, City staff attends pre-construction conferences with the subrecipient, general contractors, and subcontractors to explain the legislation and the required submissions. The City also assures that the appropriate labor standards provisions are included in both the bid specifications and in the general contract. During the course of the development, the City conducts reviews of certified payrolls and on-site employee interviews. The City follows up with the appropriate parties when discrepancies are found and pursues resolution of identified issues.

Site Inspections

The City also conducts site inspections of funded projects, usually in conjunction with bank inspections for construction loan draws. A report of construction progress is forwarded to the contract administrator, who will not release funds to the subrecipient if appropriate progress is not demonstrated and/or identified issues are not resolved. The City's Building Inspections Department also monitors construction with regard to building code compliance.

Fair Housing Impediments

Analysis of Impediments to Fair Housing

In 2003, the City of Charleston's Department of Housing and Community Development partnered with the City of North Charleston and Charleston County's Community Development offices to update the area's *Analysis of Impediments to Fair Housing*. This joint effort enabled a maximization of resources and identified the barriers to fair housing in the Charleston area. The Analysis to Impediments (AI) focused on specific issues in each jurisdiction that directly impact the issue of fair housing. Through a thorough analysis and an evaluation of current trends and barriers, the City of Charleston is using the AI and its recommendations to implement a strategy to ensure fair housing and equal opportunity for its citizens. In the coming year, in partnership with the two local jurisdictions previously mentioned, the City of Charleston will conduct an update to the Analysis of Impediments. A summary of the AI's recommendations and how the City of Charleston has responded to date is included on the following pages

Update of the *Analysis of Impediments to Fair Housing* (Prepared December 2003) Last updated February 2010

Note: Not all of the remedial actions suggested in the *AI* are directly applicable to the City of Charleston.

A. REAL ESTATE IMPEDIMENTS

Impediment: Housing affordability throughout Charleston County (pages 165-167)

Remedial actions

Status

1. Continue to work with local developers and financial institutions to expand the stock of affordable housing. Particular attention should be paid to increasing the production of affordable housing units in existing low-income neighborhoods.

Ongoing through the Department of Housing and Community Development's First Time Homeownership Initiative.

2. Continue to provide closing cost assistance to homebuyers as resources permit.

The City provides down payment assistance using HOME and CDBG funds. The City also provides closing costs for the sale of properties developed under the City's Homeownership Initiative.

3. Design an employer-assisted housing program.

The City has an employer-assisted housing program and is encouraging other businesses to create similar programs.

B. PUBLIC POLICY IMPEDIMENTS

Impediment: Lack of [adequate] local fair housing legislation or a comprehensive fair housing enforcement program for the Cities of Charleston and North Charleston and Charleston County (pages 168-169)

Remedial actions

1. Increase awareness of fair housing rights, especially to potential homebuyers and tenants.
2. Revise the City of Charleston's fair housing ordinance to recognize familial status, mental handicap, and physical handicap as protected classes.
3. Consider establishing a local fair housing enforcement office, perhaps regional in scope, which may qualify for funding to hire staff to receive and investigate fair housing complaints and technical assistance from the U.S. Department of Housing and Urban Development.

Status

The City has partnered with the City of North Charleston and Charleston County to jointly fund the Fair Housing Hotline which is administered and staffed by the Charleston Trident Urban League (TUL). The Hotline is funded through the City's CDBG funds. CTUL has a certified housing counselor on staff who educates clients about fair housing issues.

The City adopted a revised fair housing ordinance in April of 2006 and further revised the Ordinance in 2010 to include two protected classes that exceed the protected classes recognized in Fair Housing law.

As mentioned previously, the City of Charleston annually funds the Fair Housing Hotline through the Trident Urban League. The trained and certified housing counselors receive and investigate fair housing complaints. The City of Charleston has provided additional financial support to the CTUL in its establishment of the agency as a FHIP, Fair Housing Initiatives Program. This designation will expand the League's scope of services and activities.

Impediment: The length of time required to obtain regulatory approval for housing development in the City of Charleston (pages 169-170)

Remedial actions

1. Consolidate staff review, meetings, and application requirements.

Status

The City has revamped its development review process based on recommendations of a City taskforce which thoroughly reviewed the process. Project management software was introduced to improve the flow of projects. Concurrent reviews by multiple departments, rather than consecutive reviews, are now occurring. A website was established to consolidate information, flowcharts were developed to assist developers in navigating the process, and applications were revised

- and streamlined. Turnaround time for plan review has decreased, and customer satisfaction is up. Recently, the City also created a taskforce, which allows an assigned staff representative to the development. The City will continue to evaluate and refine the process.*
2. Consolidate regulations into a single document for developers.
- The City has created a website to bring together all of the documents pertinent to real estate development. Several checklists have also been developed, as well as flowcharts by type of development, including one for single-family new construction. Also, the Lowcountry Housing Trust with financial support from the City of Charleston has created a developers guide for the development of affordable housing.*
3. Facilitate cooperation between City's boards and commissions to reduce number of meetings and public hearings.
- Better coordination in the City's development review process has streamlined the process so that projects go to the boards in the correct order, rather than requiring multiple hearings. The City has also combined the Subdivision Review Committee with TRC to allow more staff discretion and expedite the review process.*
4. Consider use of joint meetings or consent agendas.
- Similar ideas were considered and rejected by the Process Improvement Team. It was found that each level of review was necessary and appropriate. The design review committee is to function as a cooperative body of city staff that would provide a consolidated review.*
5. Appoint ombudsman to (a) assist developers in navigating development regulatory processes, (b) to mediate disagreements, and (c) to expedite review when appropriate.
- The City's Customer Service Coordinator has been facilitating the receipt and routing of development applications, as well as providing assistance to developers. The City is also proposing an expedited review process for affordable housing.*

Impediment: Reduced funding of CARTA for public transportation virtually eliminated public transportation in the County (page 171)

Remedial actions**Status**

1. Explore alternative methods of providing funding to CARTA to resume a more extensive route schedule.

A referendum calling for a half-cent sales tax increase within Charleston County to support CARTA (among other items) passed on November 2, 2004. CARTA has since revamped and expanded its bus services. Due to the increase in fuel cost over the last year, CARTA has seen an exponential increase in ridership. CARTA was also awarded funding through the American Recovery & Reinvestment Act of 2009 that allowed the purchase of several fuel-efficient buses.

2. Identify alternative methods of providing public transportation (including organized car pools or private bus systems) that could be subsidized to provide a cost-effective means of getting people to their places of work.

As part of the reorganization, CARTA expanded bus routes and is using smaller buses to pick up passengers in the region and transport them to a hub where they can access the larger buses. CARTA has also extended the hours of operation of some of its bus routes.

Impediment: Lack of public policy in support of affordable housing (pages 172-173)

Remedial actions**Status**

1. Develop public policy to guide decision making relative to affordable housing.

Mayor Riley and City Council have made affordable housing a priority. In 2007, the Mayor convened the Affordable Housing Incentive Taskforce to evaluate the incentives currently available to encourage the production of affordable housing by private sector developers and to recommend new incentives. The Ordinance was written and has not been adopted by the CD Committee of City Council or City Council to date.

2. Develop a housing market study.

A study was conducted by the firm J-Quad & Associates, LLC, of Dallas, Texas, subsequent to that firm's completion of the this Analysis of Impediments to Fair Housing. Also, a Housing Market Analysis was conducted by a consultant as a component of the City's 2005-2010 Consolidated Plan, which was completed in April of 2005. The Lowcountry Housing Trust in cooperation with the City of Charleston and the Chamber of Commerce have completed an assessment of housing for the calendar year of 2007 and

the Consolidated Plan for the 2010-2015 program years have provided an analysis of the housing market.

3. Develop housing strategies.

The Department of Housing and Community Development completed a Housing Strategy in August of 2004 and makes changes on an annual basis to comply with the needs of the market. The results of the 2010-2015 Con Plan will require the City to further evaluate its current strategies in cooperation with its housing partners.

4. Develop a housing needs assessment.

A housing needs assessment was conducted by a consultant as a component of the City's 2010-2015 Consolidated Plan. The Con Plan identifies that the need for affordable and work force house is still prevalent, especially the need for rental for persons earning below 50% of the Area Median Income

5. Include a "Housing and Neighborhoods" component in the City's comprehensive plan.

The city's comprehensive plan, the Century V City Plan, does not specifically include a housing component, but does discuss housing on pages 16 and 17. Neighborhoods are discussed on pages 26 through 34. Additionally, in the Preservation and Johns Island Plans that were created in the last year, housing is discussed in full detail.

6. Consider inclusionary zoning as a means of encouraging affordable housing and minimizing the impacts of land cost and increased development cost.

The Affordable Housing Incentive Taskforce (previously discussed) is evaluating possible incentives, including inclusionary zoning, to encourage the development of affordable housing. Recommendations have been made, which support inclusionary zoning.

7. Use tax increment financing (TIF) districts to fund amenities such as landscaping, entrance treatments, walking/jogging trails, open space, enhanced infrastructure, and special lighting as a means of increasing the appeal of residential developments and reducing NIMBYism.

The Department of Housing and Community Development worked with the Department of Planning and Neighborhoods on a TIF application for the Neck area of the Charleston peninsula as a way to spur investment in this area. The ordinance authorizing the TIF district was adopted at the December 21, 2004 meeting of City Council. No additional TIFs are proposed as of this time. A TIFT is also in place for the Spring/Fishburne Street corridor and one is being requested for the redevelopment of a 336 rental housing development in the West

Ashley community.

C. NEIGHBORHOOD CONDITIONS AS IMPEDIMENTS (contains recommendations specific to the City of North Charleston)

D. BANKING, FINANCE, AND INSURANCE RELATED IMPEDIMENTS

Impediment: Disparity in lending practices throughout the county (page 176)

Remedial actions

Status

1. The City should continue to monitor the Home Mortgage and Disclosure Act data to track area lenders' progress in equalizing home lending practices.

The City plans to pursue this action in 2010. Preliminary discussions took place with the Charleston Trident Urban League to conduct a review of the HMDA data in cooperation with local banking partners. The City will work with state legislators and local lenders to evaluate and address this issue.

2. The City should work with lenders to expand homeownership and credit counseling classes in order to present more creditworthy minorities to lenders for loan applications.

The City of Charleston funds homeownership classes through the Charleston Trident Urban League's House and Home Program and through the Charleston Area CDC's Financial Literacy Training classes. It also supports the efforts of the Charleston Bank Consortium, which targets lending from several banks to homebuyers in the Charleston area with incomes less than 80 percent of the area median family income. Additionally, the City provided funding to the Homeownership Resource Center to enhance the first-time buyer training classes in the Tri-County area. The City continues to work with nonprofits and will include additional for profit developers in achieving the initial goals of the First Time

Homeownership Initiative. 72 homes sold to date 56 additional homes slated for development.

Impediment: Failure by mortgage lenders to offer products and services to very low-income and minority census tracts exhibiting similar characteristics to those associated with traditional redlining throughout the county (pages 177-178)

Remedial actions

1. The City should work to leverage federal housing funds through partnerships with lending institutions that provide funding for infill development, rehabilitation loans, and home mortgages to encourage renewed investment in deteriorated neighborhoods.
2. The HMDA Analysis included in the Analysis of Impediments should be distributed to lenders in Charleston to highlight concerns and provide them with an overview of local lending activities.

Status

Ongoing. The Department of Housing and Community Development and local non-profit housing developers have strong relationships with members of the lending community. Leveraging federal funds, these non-profits have usually been able to secure funding for infill development from the lenders. The City's federal funding is often invested in infill projects on the Peninsula in community development target areas (through the City's Homeownership Initiative and through its support of Charleston Habitat for Humanity and the Charleston Area CDC). Additionally, rehabilitation projects are financed through the City's Redevelopment and Preservation Commission (funded with federal monies).

As noted previously, the City plans to review the HMDA data in 2010 and then pursue appropriate actions to distribute this information to lenders and other interested parties.

Impediment: Predatory lending practices throughout the county (pages 178-180)

Remedial actions

1. The City should support the State's efforts to provide education on the hazards of predatory lending and maintain a database of certified counselors approved by the South Carolina State Housing Finance and Development Authority for referring citizens with questions about lending practice.

Status

The state's anti-predatory lending legislation went into effect January 1, 2004. The state maintains a webpage to guide borrowers through the process of obtaining a mortgage, at <http://www.schousing.com/Mortgage%20Guide%20for%20Borrowers/Your%20New%20Mortgage>

HUD maintains a website about predatory lending, including resources for actual or potential victims of predatory lending, at

http://portal.hud.gov/portal/page/portal/HUD/topics/fair_lending

Predatory lending, like fair housing, is included as a component of homebuyer classes supported by the City.

The City of Charleston City Council also has passed a Resolution in support of the Anti-Predatory Lending Ordinance prepared by the Appleseed Foundation.

2. The City should work with area lenders to develop loan products that meet the needs of borrowers that are likely targets of predatory lenders and provide borrowers with competitive interest rates and provide additional assistance in the event that the borrower is late with a payment.

When the City has completed the review of HMDA data, a meeting with lenders will be held to discuss findings and the needs of lower-income homebuyers

E. SOCIOECONOMIC IMPEDIMENTS

Impediment: Financial literacy education is needed throughout the county.

Remedial actions

1. The City should work with the local school systems to institute a high school course in financial literacy. Local lending institutions and real estate professionals should be recruited to assist in curriculum development and to provide instructors for the classes.
2. The City could sponsor a pilot program in CDBG-eligible census tracts with the use of entitlement funds as a means of launching and demonstrating such an initiative.

Status

Charleston County School District is currently offering entrepreneurial training to its students at the high school level. This training covers financial literacy and business skills. The City has also requested a nonprofit partner expand financial literacy training to include high school junior and seniors.

The City of Charleston provided CDBG funds to the Charleston Area CDC, which offers financial literacy training. 280 clients completed training during the program year. The City also supports the GCEC in partnership efforts with local banks.

APPENDICES

APPENDIX A

Applications & Certifications

-- Insert Completed Application Form for Each Grant & Certifications Here --

APPLICATION FOR FEDERAL ASSISTANCE		OMB Approved No. 3076-0006	Version 7/03
1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED Applicant Identifier	
3. DATE RECEIVED BY STATE State Application Identifier		4. DATE RECEIVED BY FEDERAL AGENCY Federal Identifier	
5. APPLICANT INFORMATION Legal Name: _____			
Organizational DUNS: _____ Address: _____ Street _____ City: _____ County: _____ State: _____ Zip Code: _____ Country: _____		Organizational Unit: Department: _____ Division: _____ Name and telephone number of person to be contacted on matters Involving this application (give area code) Prefix: _____ First Name: _____ Middle Name: _____ Last Name: _____ Suffix: _____ Email: _____ Phone Number (give area code): _____ Fax Number (give area code): _____	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): _____		7. TYPE OF APPLICANT: (See back of form for Application Types) Other (specify): _____	
8. TYPE OF APPLICATION: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify): _____		9. NAME OF FEDERAL AGENCY: _____	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: _____		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: _____	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): _____		13. CONGRESSIONAL DISTRICTS OF: a. Applicant _____ b. Project _____	
13. PROPOSED PROJECT Start Date: _____ Ending Date: _____		14. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS? a. Yes <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE: _____ b. No <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
15. ESTIMATED FUNDING: a. Federal \$ _____ b. Applicant \$ _____ c. State \$ _____ d. Local \$ _____ e. Other \$ _____ f. Program Income \$ _____ g. TOTAL \$ _____		17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> Yes if "Yes" attach an explanation. <input type="checkbox"/> No	
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Authorized Representative: Prefix: _____ First Name: _____ Middle Name: _____ Last Name: _____ Suffix: _____ b. Title: _____ c. Telephone Number (give area code): _____ d. Signature of Authorized Representative: _____ e. Date Signed: _____			

-- Insert Completed Application Form for Each Grant & Certifications Here --

APPLICATION FOR FEDERAL ASSISTANCE		2. DATE SUBMITTED	Applicant Identifier
1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		3. DATE RECEIVED BY STATE	State Application Identifier
<input type="checkbox"/> Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
5. APPLICANT INFORMATION			
Legal Name:		Organizational Unit:	
Organizational DUNS:		Department:	
Address:		Division:	
Street:		Name and telephone number of person to be contacted on matters involving this application (give area code)	
City:		Prefix: First Name:	
County:		Middle Name:	
State:		Last Name:	
Zip Code:		Suffix:	
Country:		Email:	
8. EMPLOYER IDENTIFICATION NUMBER (EIN): □□-□□□□□□		Phone Number (give area code) Fax Number (give area code)	
9. TYPE OF APPLICATION: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) □ □		7. TYPE OF APPLICANT: (See back of form for Application Types) Other (specify)	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: □□-□□□		8. NAME OF FEDERAL AGENCY:	
TITLE (Name of Program): Labor Management Cooperation Program		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):			
13. PROPOSED PROJECT Start Date: Ending Date:		14. CONGRESSIONAL DISTRICTS OF: a. Applicant b. Project	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal	\$.00	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	\$.00	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
c. State	\$.00	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
d. Local	\$.00	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
e. Other	\$.00	<input type="checkbox"/> Yes if "Yes" attach an explanation. <input type="checkbox"/> No	
f. Program Income	\$.00		
g. TOTAL	\$.00		
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Authorized Representative:			
Prefix: First Name:		Middle Name:	
Last Name:		Suffix:	
b. Title:		c. Telephone Number (give area code):	
d. Signature of Authorized Representative:		e. Date Signed:	

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Standard Form 424 (Rev. 9-2003)
Prescribed by GMB Circular A-103

[Reset Form](#)

-- Insert Completed Application Form for Each Grant & Certifications Here --

APPLICATION FOR FEDERAL ASSISTANCE		2. DATE SUBMITTED		Applicant Identifier	
1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		3. DATE RECEIVED BY STATE		State Application Identifier	
6. APPLICANT INFORMATION Legal Name:		4. DATE RECEIVED BY FEDERAL AGENCY		Federal Identifier	
Organizational DUNS:		Organizational Unit:		Department:	
Address:		Division:		Name and telephone number of person to be contacted on matters involving this application (give area code)	
City:		Prefix:		First Name:	
County:		Middle Name:		Last Name:	
State:		Suffix:		Email:	
Zip Code:		Phone Number (give area code):		Fax Number (give area code):	
8. EMPLOYER IDENTIFICATION NUMBER (EIN):		7. TYPE OF APPLICANT: (See back of form for Application Types)			
<input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)		Other (specify):			
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:		9. NAME OF FEDERAL AGENCY:			
Title E (Name of Program): Labor Management Cooperation Program		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:			
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):		14. CONGRESSIONAL DISTRICTS OF:			
13. PROPOSED PROJECT		a. Applicant b. Project			
15. ESTIMATED FUNDING:		18. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?			
a. Federal	\$	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON			
b. Applicant	\$	DATE: _____			
c. State	\$	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372			
d. Local	\$	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW			
e. Other	\$	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?			
f. Program Income	\$	<input type="checkbox"/> Yes if "Yes" attach an explanation. <input type="checkbox"/> No			
g. TOTAL	\$	18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Authorized Representative:		b. Title			
Prefix:		c. Telephone Number (give area code):			
Last Name:		d. Signature of Authorized Representative			
First Name:		e. Date Signed			
Middle Name:					
Suffix:					

-- Insert Completed Application Form for Each Grant & Certifications Here --

APPLICATION FOR FEDERAL ASSISTANCE		OMB Approved No. 3076-0004	Version 7/03
1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED Applicant Identifier	
3. DATE RECEIVED BY STATE State Application Identifier		4. DATE RECEIVED BY FEDERAL AGENCY Federal Identifier	
5. APPLICANT INFORMATION			
Legal Name: Organizational DUNS: Address: Street City County State: Zip Code Country:		Organizational Unit: Department: Division: Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: First Name: Middle Name: Last Name: Suffix: Email:	
8. EMPLOYER IDENTIFICATION NUMBER (EIN): -		Phone Number (give area code) Fax Number (give area code)	
8. TYPE OF APPLICATION: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify):		7. TYPE OF APPLICANT: (See back of form for Application Types) Other (specify):	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: -		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):		9. NAME OF FEDERAL AGENCY:	
13. PROPOSED PROJECT Start Date: Ending Date:		14. CONGRESSIONAL DISTRICTS OF: a. Applicant b. Project	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal \$.00 b. Applicant \$.00 c. State \$.00 d. Local \$.00 e. Other \$.00 f. Program Income \$.00 g. TOTAL \$.00		a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE: b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
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a. Authorized Representative:			
Prefix: First Name:		Middle Name:	
Last Name:		Suffix:	
b. Title:		c. Telephone Number (give area code):	
d. Signature of Authorized Representative:		e. Date Signed:	

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

APPENDIX B

Citizen Participation Plan & Records

Citizen Participation Plan & Records

Summary

Entitlement City Process

As an Entitlement City, each year the City of Charleston receives federal funding through the United States Department of Housing and Urban Development. Funding programs include the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with AIDS (HOPWA) and Renewal Community tax incentives. Other funding sources pursued independently include; Special Economic Development Initiative and Enston Home funds. These and other federal programs applied for by the City are utilized to fund programs that serve the citizens of Charleston providing housing, community and economic development opportunities.

These funds are also used to support the accomplishment of the goals and objectives outlined in the City's Consolidated Plan and in accordance with the yearly Annual Action Plan. The amount of funding received by the City of Charleston determines the amount of funding allocated to City funded projects and to area organizations to meet the needs outlined in the Consolidated Plan and the Annual Action Plan. Due to the overwhelming need for affordable housing for the past five years applications which support the City's Homeownership Initiative, the creation of affordable housing or housing related activities were given the highest priority.

Each year the Department of Housing and Urban Development awards funds to the City of Charleston. The City of Charleston conducts an annual grant application process for which area organizations can request such funding to support specific programs that promote and enhance goals outlined in the Consolidated Plan. Requests for Applications are announced and advertised through local newspapers. Funding varies from year to year and the date of application availability may vary, but primarily occurs at the beginning of November with the applications being due at the beginning of January of the New Year. Instructions, restrictions, limitations and program priorities will be outlined more specifically in each year's application packet.

Introduction

The City of Charleston is aware of a changing environment that requires new ways of doing business. A new, more collaborative style of decision-making is not only required, but results in better decisions. Problems are increasingly complex, expensive to address, and require multifaceted solutions. Collaboration has the highest potential for building long-term and well-supported solutions. While it can be time consuming, drawing upon the knowledge and skills of talented individuals is indispensable and will enable the City to derive maximize benefits from the process.

Better government decisions depend on effective government, and a collaborative government can serve as the leader and partner to developing long-term solutions to problems. This requires a serious commitment from everyone involved to embrace the change toward collaborative decision making and learning how to make it work.

The involvement of citizens of the City of Charleston in the Community Development Program is not only a requirement, but also a crucial part of determining needs and objectives for the program. Therefore, the City has formulated a Citizen Participation Plan to serve as a guide for obtaining citizen input and involving residents, especially low and moderate-income residents, who may derive some benefit from the community development program

In developing the 5-year Consolidated Plan and subsequent annual updates, the City of Charleston is guided by two leading principles:

- *Customer Service*: focus program efforts on the most critical needs
- *Comprehensive Approach*: achieve empowerment of individuals and families while ensuring long community independence.

Inherent in these principles is extensive, relevant, and ongoing citizen participation. The City of Charleston believes it is essential to have widespread, meaningful participation throughout the planning process to ensure genuine community “ownership” of the plan.

As part of the 2010 Annual Action Plan and in preparation for the upcoming 2010-2015 Consolidated Plan development process, the City of Charleston updated the Citizen Participation Plan. Its purpose is to ensure all citizens, especially low and moderate-income citizens, have ample opportunity to provide input in the development of the Consolidated Plan and the Annual Action Plan updates.

Encouraging Public Participation

Citizen participation is a critical part of the community development planning preparation and development. It is the City of Charleston’s desire to encourage all residents, especially those living in low- income and moderate- income neighborhoods, to participate in its planning process. Non-profit organizations, other government agencies, and interested parties have an opportunity to participate in the planning process as well.

To encourage the participation of residents of public and supportive housing developments, these documents and meeting notices will be distributed directly to public and supportive housing agencies. Informative presentations and public meetings during the planning process

will be conducted in neighborhood facilities throughout the community, at times and locations convenient to the public, particularly actual and potential beneficiaries.

Notice of availability will be made through advertisements in local newspapers and flyers to local agencies and organizations. The public will be encouraged to review the draft plan and provide comments.

Details of the public participation process for each Plan, Plan amendment, and Performance Report will be included in the final version of each document.

Essential Elements of the Citizen Participation Plan

Participation: Planning processes are designed to encourage and facilitate citizen participation, especially by the low, very low, and extremely low-income households and those with mobility, visual, and hearing impairments.

Access to Meetings: Citizens are given timely notice of upcoming meetings and information review opportunities. Notices are posted in such a manner to ensure widespread distribution.

Access to Information: Citizens are given ample opportunity to receive relevant information, review documents, and submit their comments for consideration.

Technical Assistance: Technical assistance is provided to any low income resident that requests assistance in developing proposals for the Consolidated Plan submission.

Public Meetings: Public meeting locations are convenient for the people who might benefit from programs and funds resulting from the Consolidated Plan. The meetings are intended to obtain views from citizens, public agencies, and other interested parties in response to proposals and comments throughout the Consolidated Plan planning process. Meeting locations are handicapped accessible and thoroughly publicized

I. Citizen Participation Opportunities:

A. Department of Housing and Community Development

The Department of Housing and Community Development (DHCD) is responsible for the development of and updates to the Citizen Participation Plan. DHCD also maintains all required records and reports available for public review. Records are kept and made available which show racial and income data as well as beneficiaries of CDBG funded activities.

Housing and Community Development staff and other city staff attempts, on an ongoing basis, to encourage participation by all citizens with special emphasis on persons of low to moderate incomes and residents of slum and blighted areas in the community.

The Department of Housing and Community Development has developed a formal process for soliciting the maximum amount of citizens' input into the comprehensive housing and neighborhood planning process. With regard to the five-year Consolidated Plan, public hearings and various meetings are conducted prior to the formulation of the final plan. The public is

afforded 30 days to comment on the contents of the Consolidated Plan. Citizen comments are then summarized and included in the Consolidated Plan document.

Furthermore, the Housing and Community Development staff works diligently to provide planning on a neighborhood-by-neighborhood basis. Neighborhood groups may request planning assistance from the Department and may request assistance in the formulation of goals and objectives. Particular areas of concern may be identified by the neighborhood residents and analyzed by Housing and Community Development staff. A neighborhood plan may be developed which serves as a guide for redevelopment and future planning.

Requests for Funding:

Once funds are awarded to the City of Charleston from HUD, the Department of Housing and Community Development requests that applicants apply for funds to provide needs and services to the community outlined in the Consolidated Plan and promotes the Annual Action Plan's objectives. Requests for funding to the City for federal funds require that specific regulations and guidelines be followed to be considered for an allocation of funds. Funding is awarded based on compliance with Title I of the Housing and Community Development Act of 1974, 24 CFR 570, and completeness of the proposal, program evaluation, and a five-step evaluation process. The approval process includes review by staff, the Community Development Citizens Advisory Group, which makes final recommendations to the Community Development Committee of City Council. Final recommendations are then presented at City Council for approval.

Application Guidelines Include:

- Application Deadline
- Federal regulation 24 CFR 570 Guidelines
- Application requirements
- Program requirements
- Consolidated Plan Goals and Objectives
- Application for funding and instructions
- Request for required attachments
- Evaluation Criteria
- Proposed Sample Budget Outline

Detailed policies and procedures for funding requests are attached as Attachment 1.

Annual Action Plan

In developing the *Annual Action Plan*, residents are afforded ample opportunities to express their opinion and to have input into the development of these objectives. A hearing is held to discuss previous year's activities and accomplishments as well as to identify existing conditions and needs.

Proposed objectives are advertised prior to submittal to City Council. Citizen comments are included, where feasible, and the final objectives submitted are to the Department of Housing and Community Development. In addition, program objectives are aimed at the elimination of identified slum and blighted conditions and at needs identified through the Consolidated Plan

process. These priorities are determined according to the Consolidated Plan requirements and regulation with maximum possible resident involvement.

Consolidated Annual Performance and Evaluation Report (CAPER)

The Consolidated Annual Performance and Evaluation Report (CAPER) provides an excellent tool for the City of Charleston's Department of Housing and Community Development to evaluate its program performance on an annual basis. The CAPER also measures how the annual goals are being accomplished in relation to the five year objectives outlined in the Con Plan. It also provides opportunities to critique the initiatives implemented and supported by the City, to include; affirmatively furthering fair housing, affordable housing, the Continuum of Care, and all other actions indicated in the Consolidated Plan and Annual Action Plan. There is a citizen participation component to the CAPER in which citizens are provided an opportunity to comment on the written report prior to its submission to HUD.

B. Community Development Advisory Committee

The Community Development Advisory Committee is appointed by the Mayor and approved by City Council. The Advisory Committee consists of nine (9) citizens, three (3) City Council members with a total of twelve (12) members representing minorities, the elderly, handicapped, and low and moderate income groups as well as residents of CDBG target areas. The committee assists in directing the planning and implementation of the City's Housing and Community Development programs. They also play a critical role in awarding Housing and Community Development funds to eligible and competent organizations to carry out goals outlined in the Consolidated Plan. They are responsible for providing a fair and equitable review process for all funding requests and making appropriate recommendations to staff and City Council for allocation of federal funds. The Committee's decisions are guided by the applicant's compliance with Title I of the Housing and Community Development Act of 1974, 24 CFR 570, their ability to meet goals and objective outlined in the Consolidated Plan and the overall quality of the application based on an established evaluation criteria. The Community Development Advisory Committee Guidelines for proposal review are attached as Attachment 2 to this document. These guidelines outline Committee roles and responsibilities and provide them with a regulated evaluation and review process to ensure program compliance and equitable selection.

During the application for funding process, the committee must review and vote on final recommendations for the year's funding round. The Committee also has an excellent understanding of community development and housing needs and provides essential feedback in assisting in establishing the annual and long-term goals and objectives.

C. The Greater Charleston Empowerment Corporation (Formerly Enterprise Community Advisory Council)

The Greater Charleston Empowerment Corporation (GCEC) formerly the Enterprise Community Advisory Council is a dedicated group of men and women working to effect change in the lives of residents in thirty-one neighborhoods of the Renewal Community (RC). The organization is a 501 (c) 3 non-profit. The mission of the Greater Charleston Empowerment Corporation is to guide and support the implementation of the Renewal Community Strategic Economic Development plan using HUD regulations and State requirements as the foundation. GCEC works to implement the Commercial Revitalization Deduction Program Allocation Plan (CRD); a

tool which sets forth the process and criteria under which specific Renewal Community (RC) development projects will be selected to receive allocations of Federal Commercial Revitalization Tax Deductions (CRDs), not to exceed \$10 million per project. The award of tax credits and deductions, which include the Commercial Revitalization Deduction, is pending approval by Congress. It is anticipated that the CRDs will be approved in Mid-2010.

D. Neighborhood Associations

One strategy that is utilized to reach residents is participation or attendance at the neighborhood council meetings. The City of Charleston has very active neighborhood associations and they serve as an excellent venue for obtaining citizens input and making residents aware of programs. In addition to the Department of Housing and Community Development, the City's Planning and Neighborhoods Department is also instrumental in organizing and building capacity throughout Charleston's neighborhoods.

Target neighborhoods where participation is strongly encouraged include the Eastside, Westside, Silverhill/ Magnolia, Rosemont, Maryville, Ashleyville and all other Renewal Community neighborhoods. Staff members attend various meetings in these and other areas to disseminate information about the programs and to ascertain the needs of the residents in these neighborhoods. Neighborhood presidents and leaders are also contacted for input on new programs, changes to programs or other areas deemed in need of such input.

E. Redevelopment and Preservation Commission

The Redevelopment and Preservation Commission is comprised of 12 members, consisting of the Mayor and the 11 members that he appoints, subject to the approval of the City Council. Two are members of City Council. The commission advises the Mayor, City Council, and the Department of Housing and Community Development of appropriate goals and objectives in implementing redevelopment and preservation projects on behalf of the City of Charleston. The purpose of the redevelopment and preservation program is to assist residents in designated target area with financial assistance to renovate and rehabilitate their homes. These improvements provide for the continuation of attractive, livable neighborhoods.

F. Community Development Committee of City Council

The Community Development Committee consists of six members of Council and the Mayor. Their responsibility involves making recommendations to the full Council on matters pertaining to land use and development policy, municipal planning and comprehensive development planning services, urban and neighborhood redevelopment services and economic development services. The Community Development Committee is responsible for coordination with the Departments of Housing and Community Development, Planning and Neighborhoods, Economic Development, the Public Works Commission, Planning and Zoning Commission, Redevelopment and Preservation Commission, Board of Adjustment, and the Economic Development Commission.

G. The Coalition on Homelessness and Affordable Housing, formerly, the Mayor's Council on Homelessness and Affordable Housing

The Mayor's Council on Homelessness and Affordable Housing is a volunteer group of housing providers, local government entities, non-profits, concerned citizens who work to ensure safe, decent, affordable housing and services for homelessness, at-risk of becoming homeless and low-income citizens of Charleston. Various initiatives are developed and supported through the Council and their three standing committees: Development/ Public Relations Committee, Housing Committee, and the Integrated Service/ Continuum of Care Committee.

The Council also works through various ad-hoc committees to accomplish specific annual goals that are established through the membership at the beginning of every year. The Council Works on recommendations from the Chairperson and the City of Charleston's Department of Housing and Community Development with approval by the general membership.

The Council has established a local housing trust, recently approved as a Community Development Finance Institute. The Lowcountry Housing Trust seeks to provide a dedicated and on going source of revenue for the production and preservation of affordable housing.

H. Continuum of Care Partnership

The Continuum of Care Partnership, Inc. roster includes 117 states and local agencies, local municipalities, banks, neighborhood groups, housing developers, funders, businesses, foundations, service providers, homeless or formerly homeless persons, and non-profit organizations. It includes those representing veterans, persons living with disabilities, persons living with mental illnesses, persons living with HIV/AIDS, and youth. The partnership was created in order to maximize the resources available to homeless residents of the Lowcountry through the development of a quality, comprehensive Continuum of Care, to increase the level of self-efficiency and improve the underlying causes of homelessness. It was conceived to assure that available services were not unnecessarily duplicated, and that outreach, assessment, emergency shelter, transitional housing, supportive services and permanent supportive housing were available to those who live in Berkeley, Charleston, Colleton, Dorchester, and Hampton Counties in a coordinated, seamless fashion.

The Lowcountry Continuum of Care is utilizing the Homelessness Management Information System to network with other agencies and to share client information. The system has been in operation for approximately four (4) years and enables area homeless shelters and supportive service agencies to access client information through an area database. Case managers, shelter supervisors, counselors and health administrators input data from various agencies and locations to keep an electronic file on each client that is served. The system will not only help track client's progress, but also helps to identify those individuals who are chronically homeless and continually end up returning to shelters. HMIS is an excellent tool for homeless agencies to collaborate and work together to better understand and track chronic homeless clients that enables them to identify areas for improvement and potential solutions to the issues revolved around homelessness.

I. Public Housing Partnership

The City's Housing Authority is an independent organization governed by an established Board of Commissioners. The City of Charleston and the City of Charleston Housing Authority enjoy a close relationship with similar goals. Both groups collaborate on housing projects, consult each other with new developments and share information. The city has and continues to support the Housing Authority through the funding of special projects.

J. Neighborhood Planning

The Department of Housing and Community Development, in conjunction with the Department of Planning, Preservation and Sustainability has developed a formal process for soliciting the maximum amount of citizen input into the comprehensive housing and neighborhood planning process.

Community Development staff works closely with the Planning Department to provide planning on a neighborhood-by-neighborhood basis. Neighborhood groups may request planning assistance from the Planning Department and may assist in the formulation of goals and objectives. Particular areas of concern may be identified by the neighborhood residents and analyzed by the Planning and Community Development staff. A neighborhood plan may be developed which serves as a guide for redevelopment and future planning.

II. Major Principles

Citizens' participation should result in:

- Trust between government and citizens
- Informed judgment about City activities
- Face-to-face deliberation
- Decisions that reflect a thorough consideration of perspectives
- Transparent and traceable decisions with stated accountabilities
- Common understanding of issues and appreciation for complexity

Public participation is a process, which allows City government to engage public to jointly:

- Increase understanding of issues
- Determine possible options
- Generate and explore possible compromises
- Gauge the greater public's support for various solutions

Successful citizens' participation requires:

- Genuine commitment and action by the City and its citizens to engage in a process to help make informed decisions
- A clearly defined process that identifies participant roles
- A variety of ways to participate and influence decisions
- A process planned in the appropriate timeframe to garner maximum participation and input.
- Effective communication throughout the process, including identification of the issue, disclosing rationale for one's opinions, and consideration of the merit in others' opinions
- Identifying and inviting people who are affected or interested in the issue is part of the process

- Ensuring appropriate time for dialog and deliberation which is an integral part of the process
- All participants work hard and listen to all issues

A. Development of Objectives

In developing the City's Consolidated Plan residents are afforded ample opportunity to express their opinions and to have input into the development of the objectives. A hearing is held to discuss previous year's activities and accomplishments as well as to identify existing conditions and needs. Proposed objectives are discussed and presented prior to submittal to City Council. Citizen comments are included, where feasible, in the final objectives submitted to the Department of Housing and Urban Development.

Meetings, Hearings and Information Dissemination

Notice of Public Hearings and Meetings

Citizens of Charleston are provided with reasonable and timely access to all meetings concerning Community Development Programs. This is achieved by publishing in the local media notices of all meetings and hearings. This notice is published at least one week prior to scheduled meetings. Ads are placed, at a minimum, in the Post and Courier and the Chronicle.

Public hearings are held to review Housing and Community Development programs and to obtain input on the needs and goals of. A public hearing is also held to allow funding applicants to make presentations to the Community Development Advisory Committee, City staff and citizens regarding their application and the needs of their beneficiaries. The Advisory Committee then makes recommendations to the Community Development Committee of City Council regarding the annual expenditure of funds. The Council meeting is open to the public with a citizen participation period at the beginning of the meeting.

Public hearings are held in accordance with the federal regulations when funds are reallocated to an activity originally not included as part of an annual Statement of Objectives. Hearings are a standard part of the Consolidated Plan process as well. At least one hearing is held prior to formulating the strategy and one hearing is held when needs, goals and priorities have been established.

Notice of Availability of Funds

Funding proposals will be solicited from various groups, which represent low and moderate-income citizens. When annual Community Development Block Grants (CDBG), Home Investment Partnerships (HOME) and Housing Opportunities for Persons with AIDS (HOPWA) funds become available, advertisements are placed in the local newspapers notifying the public of the availability of funds. In addition, a mailing list will be maintained which will allow staff to notify groups of the availability of funds. Applications are available upon request to groups or agencies that are not on the mailing list. If assistance is needed in filling out the forms or in deciding what type of activities are eligible; Department staff will provide that technical assistance.

Advertisements are also published in the local media to inform citizens of the availability of funds, request for proposals and when proposed activities are established and/or changed. All advertisements contain the Community Development Director's name, address, and phone number and give the relevant deadline for submission of proposals or comments, as applicable.

In addition, the City shall advertise the availability of loan and grant funds through the individual programs administered by the Redevelopment and Preservation Commission. Eligible applicants and the general public are informed of the type of program, application requirements and loan and/or grant terms.

Other Marketing and Information Dissemination Efforts

Other marketing and dissemination efforts are carried out to involve residents in the Programs. These efforts include, but are not limited to, marketing of rehabilitation programs using advertisements, door-to-door solicitations, neighborhood meetings and the publishing of newsletters through the Department of Housing and Community Development, invitations to and involvement of residents in Community Development Week activities and other special activities and workshops when they are held.

Information and records concerning the Programs and the use of funds are available upon request to any individual or group provided the viewing of such information does not violate any confidentiality or right to privacy regulations of the beneficiary. Such information includes, but is not limited the Relocation and Anti-displacement Plan, Anti-Gentrification Plan, Environmental Reviews and the Consolidated Annual Performance and Evaluation Report.

Technical Assistance

To facilitate citizen participation, the staff and resources of the Department of Housing and Community Development are available to any appropriate neighborhood organization. Such assistance may include information on housing conditions and neighborhood demographic information. This assistance will ensure that any such group may adequately participate in the planning, implementation, monitoring and evaluation of the Consolidated Plan. The Department of Housing and Community Development also have established policies and procedures for participating in funded programs. (See Attachment 1)

In addition to advertising the availability of funds and applications, the City also maintains a mailing list, which is used in mailing applications for the various program managed. This list contains community and neighborhood groups, which serve City of Charleston residents. In addition, applications are made available upon request to any group/agency not on that list. Applicants may request general assistance completing the application and identifying the eligible and appropriate activities

F. Access to Public Records

Throughout the planning process, the public is provided access to data, information, and records used to develop the Consolidated Plan. The City of Charleston makes copies of all materials available that are developed for the Annual Update for at least 30 days prior to submission to HUD at 145 King Street Charleston, SC, during regular business hours.

The City of Charleston prepares a one year Action Plan summary, which is advertised so that citizens have an opportunity to comment on the Annual Action Plan's contents. In addition, the procedures for expressing comments and complaints and for requesting technical assistance are made available at public meetings.

G. Complaint Procedures

Written grievances shall be addressed to:

Geona Shaw Johnson, Director

Department of Housing and Community Development

145 King Street, Suite 400

Charleston, SC 29401-3506

All complaints will be handled professionally, reviewed with the Administrator, and responded to in a manner, which shall attempt to resolve the issue. All citizen comments or complaints will be replied to within 15 working days after receipt. More detailed complaint procedures for the City's housing programs are available from the office upon request.

Glossary

Affordable Housing: Affordable Housing is generally defined as housing where the occupant is paying no more than 30 percent of his or her income for gross housing costs, including utilities.

Annual Action Plan: Developed by local and state governments with the input from citizens and community groups; the Annual Action Plan serves as the vehicle which describes on an annual basis what activities will be funded under Federal, state and local programs within the current Consolidated Plan.

Citizen Participation Plan: Written policies and procedures for citizen participation in the process for developing and implementing the Consolidated Plan and all of its integral components.

Community Development Block Grant (CDBG): A Federal program created under the Housing and Community Development Act of 1974. This program provides grant funds to local and state government to be used to develop viable urban communities by providing decent housing with a suitable living environment and expanding economic opportunities to assist low-income and moderate- income residents.

Consolidated Plan: Developed by local and state governments with the input from citizens and community groups, the Consolidated Plan serves for four functions: 1) it is a planning document for each state and community, built upon public participation and input; 2) it is the application for funds under HUD's formula grant programs (CDBG, HOME, ESG, and HOPWA); 3) it lays out local priorities; and 4) it lays out a 3-5 year strategy the jurisdiction will follow in implementing HUD programs.

Consolidated Annual Performance and Evaluation Report (CAPER): Required by HUD on an annual basis by all jurisdictions receiving Federal funding, this document is an evaluation of the past year's performance as outlined in the Annual Action Plan.

Emergency Shelter Grant (ESG): A Federal grant program designed to help improve the quality of existing emergency shelters for the homeless, to make available additional shelters, to meet the costs of operating shelter, to provide essential social services to individuals, and to help prevent homelessness.

Fiscal Year: Any yearly accounting period, regardless of its relationship to a calendar year.

HOME Investment Partnership (HOME): A Federal grant program that provides funds to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant- base rental assistance.

Housing Opportunities for Persons with AIDS (HOPWA): HOPWA provides assistance and supportive services to prevent homelessness of low- income persons with HIV/ AIDS and their

families, and to devise long-term comprehensive strategies for meeting the housing needs of person with AIDS and their families.

Low- Income: A household whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.

Public Housing Agency (PHA): Organization created by local government, which administers HUD's Low- income Public Housing Program and other HUD programs. (Housing Authority)

U.S. Department of Housing and Urban Development (HUD): The Department of Housing and Urban Development is the Federal agency responsibility for national policy and programs that address America's housing needs that improves and develop the Nation's communities, and enforce fair housing laws. HUD's business is helping create a decent home suitable living environment for all Americans.

Attachment 1

City of Charleston Housing and Community Development Department

Policies and Procedure that govern the Entitlement Funding Process

PURPOSE

The purpose of this document is to inform potential funding applicants, City of Charleston residents, various advisory committees, commissions, City Council and other interested persons of the policies and procedures that govern the application, distribution and use of the City's Entitlement funds, in particular CDBG, HOME and HOPWA funds.

BACKGROUND

Having been designated an entitlement community by the United States Department of Housing and Urban Development (HUD), the City of Charleston annually receives approximately \$1.1 million (FY2010 funding) in CDBG funds, \$915,000 in HOME Funds (FY2010 funding) and \$477,000 in HOPWA funds (FY2010 funding) which must be used primarily to benefit the City of Charleston's low to moderate income residents. HUD defines a low to moderate-income person as having an income no greater than 80% of the Area Median Income (AMI) for Charleston County. To be considered low to moderate income, a family of four in Charleston cannot earn more than \$48,250 (FY 2010) per year. This figure is adjusted according to family size.

The Community Development Block Grant program originally replaced a number of categorical grants administered by HUD, which provided direct capital assistance to communities for redevelopment purposes, clearance of slum and blight, sewer and water projects, open space and related activities. The federal CDBG program administered by HUD today is still essentially intended to fund capital projects that benefit low or moderate-income persons, the elderly and those who are physically or mentally handicapped. The majority of each community's CDBG entitlement must, therefore, be dedicated to those eligible projects and the planning and administrative costs associated therewith.

However, as explained in greater detail below, communities receiving CDBG funding from the federal government may spend up to 15% of their annual entitlement on public service activities. Public service activities are generally human services or other non-capital programs that are administered by non-profit organizations or quasi-public agencies, which directly benefit persons who are low income or otherwise fit within one of the categories mentioned above.

The primary purpose of this document is to assist those public service and/or non-profit organizations to better understand federal and local policies that govern the use of Entitlement funds including, CDBG, HOME, and HOPWA funds and the procedures followed by the City of Charleston in allocating such funds.

GENERAL GUIDELINES

1. To be eligible for funding, applications must be totally complete and submitted before the application deadline. Incomplete or late submissions will not be considered. Staff is available to answer questions or otherwise assist in the application process.
2. Funds will not be provided to assist projects or activities which duplicate existing services or which are generally available elsewhere. Applicants must document the unmet need they propose to fill.
3. In general, applicants must provide evidence of additional funding in place or requests to other funding sources for financial assistance for the proposed activity. In the absence of such requests, applicants must provide a written explanation documenting why requests were not made or the reason(s) for their denial.
4. In general, CDBG funds will not be used in projects that result in residential or business displacement or relocation, or that requires Environmental Impact Statements.
5. Applicants receiving funding must comply with applicable local, state and federal rules, regulations and guidelines governing the use of such funds. These include, but are not limited to all Fair Housing, Affirmative Action and Equal Employment Opportunity regulations.
6. In general, applications for the funding of municipal Capital Improvement Projects will be considered only as they relate to activities benefiting the Redevelopment Area or activities benefiting low and moderate-income persons.
7. Final commitment of funds is subject to the approval of the City of Charleston City Council.

PUBLIC SERVICE FUNDING AVAILABILITY

Under federal statute, CDBG grantees such as the City of Charleston cannot allocate more than 15% of their total annual grant to all public service activities combined. While potentially available, this amount is not permanently set aside for such requests. Each public service agency or non-profit request is reviewed on its own merits, rated against other public service requests, and finally rated against all other eligible requests by the

Community Development Advisory Committee prior to recommendation to the Community Development Committee of City Council.

FUNDING PROCESS

Shortly after the applications are submitted, the City of Charleston's Housing and Community Development reviews the applications for completeness, accuracy and program compliance with rules, regulations of the federal programs and with the Consolidated plan goals and objectives. City of Charleston CD Advisory Committee holds an evaluation meeting at which applicants are invited to speak on behalf of their requests. The CD Advisory Committee reviews and discusses with staff recommendations and forwards its formal recommendations to the CD Committee of City Council. The CD Committee of City Council reviews the recommendations and makes a formal recommendation to the entire City Council at an open public hearing with applicant and public input invited. After receiving public comments, the City Council generally votes on the entire CDBG, HOME and HOPWA program budgets during the Ways and Means portion of the City Council meeting. After City Council approval, the City's Annual Action Plan is submitted to HUD for their review and approval. Upon approval, funds are generally made available at the beginning of the City's next fiscal year.

ELIGIBLE SUBRECIPIENT ACTIVITIES

Within the overall framework of providing direct benefit to persons of low to moderate income, non-duplicative programs or activities, which provide the following types of services or assistance to such persons, are generally considered eligible for funding:

1. Promote community development and neighborhood revitalization;
2. Promote economic development job placement, employment training and business development;
3. Promote the development of affordable housing, homeownership and homeless programs;
4. Promote youth development education and employment.

The above list is meant for illustrative purposes only and is not intended to exclude other eligible activities. If you have a question regarding the eligibility of a proposed project or any other related issue, please contact Geona Shaw Johnson, Director, City of Charleston Department of Housing and Community Development, (843) 724-3766.

Attachment 2

Request for Funding

Guidelines for Review and Approval

The City of Charleston has the responsibility to award entitlement funding to applicants who will effectively address the most pressing housing and community development needs. Therefore priority will be given to proposals that target the undeserved and to the greatest extent feasible, benefit low and very low-income residents. To maximize the investment of resources; proposals should include coordination and collaboration with other community-based organizations and should-not duplicate existing services and show significant evidence of capacity to manage and leverage funding.

Applications will be reviewed by the Community Development Advisory Committee whose recommendations will be presented by staff to the CD Committee of City Council and the approved by the Mayor and City Council.

Community Development Advisory Committee

Upon review of the application, the committee will take into consideration the following assumptions while reviewing each application:

1. Whether the proposed activity is in compliance with Title I of the Housing and Community Development Act of 1974, 24 CFR 570.
2. Whether the application is complete, meets an eligible HUD activity, complies with all federal, state and local regulations, effectively addresses goals and objectives outlined in the five-year Consolidated Plan and is presented on-time and in the instructed format.
3. Whether the proposal encompasses elements of the City of Charleston's 2011-2015 Consolidated Plan, identifying specific goals and objectives in which the proposal will meet by securing the requested funding. Priority will be given to applications that effectively, efficiently and in a timely manner can promote development and increase the number of affordable housing opportunities for very low, low and moderate income Charleston citizens.
4. Whether the applicant has past experience will be a factor in proposal evaluation. The amount and frequency of previous entitlement funding and administration of those funds will be considered. Past performance, monitoring results and actual accomplishments will also be evaluated.
5. Whether proposals are completed and submitted with ALL required attachments and documentation by the established deadline indicated in the public announcement and in the grant application. This deadline is typically the second week of January.

Evaluation Criteria:

The following items must be included in proposal and submitted on time to be considered for funding:

- Complete application
- Supporting organizational documentation
- Articles of Incorporation and/or by-laws
- Non-profit 501(c)(3) letter of determination from the Internal Revenue Service
- Current list of Board of Directors (names, addresses, officers)
- Designation/approval from Board of Directors for submission of application for funds specify the project/program and the funds sought
- Financial statement and/or most recent audit
- Agency's current operating budget (sources and uses)
- Annual Report (if available)
- Resume of Program Administrator and Fiscal Officer
- Statement that describes the agency's previous experience administering grant programs
- Letters or applications showing pursuit of additional funding for project/program (commitment and/or denial letters)

Supporting housing documentation if applicant requests funding for affordable housing development (new or rehabilitation) which include:

- Drawings, plans, specifications
- Pro forma (including all funding sources and estimated project costs)
- Location map
- Appraisal(s) of land or property (if project involves the acquisition of land or property with the requested funds)
- Names, addresses and qualifications of key project persons such as architect, developer, contractor, etc.
- Project schedule

Citizen Participation Resource Guide

Methods to Inform the Public:

- Notification of hearings published in newspapers; Post and Courier and the Chronicle
- News releases on special events
- Publication of proposed plans and reports for review and comment
- Reports, plans and subsequent documents available at Housing and Community Development offices located at 145 King Street, Charleston, SC.
- Mailing lists of interested individuals notified of HCD meetings:
 - ✧ Neighborhood organizations and associations
 - ✧ Non-profit organizations
 - ✧ Concerned citizens
 - ✧ Public officials
 - ✧ Business leaders
 - ✧ Faith-based organizations
 - ✧ Radio stations
- Recruitment of individuals/groups with expressed interest in specific activities

Methods to Involve Public in Setting Priorities:

- Public hearings hosted by HCD and City Council
- Citizens Advisory Committee
- Reporting documents
- Written and verbal comments, suggestions and recommendations for programs
- Open forums to discuss community issues
- Letters and surveys to citizens and clients
- Needs surveys
- Project priorities

Methods to Involve Public in Implementing Projects and Programs:

- Citizens in advisory roles
- Personal interviews and/or forums
- Input from citizens that is most impacted by project.
- Community- based meetings

Attachment 3

Notice of Availability of Funds

ANNA DAVIS CITY OF CHARLESTON/HOUSING AND COMM
PO BOX 853
CHARLESTON SC 29402

AFFIDAVIT OF PUBLICATION

The Post and Courier

State of South Carolina

County of Charleston

Personally appeared before me the undersigned advertising clerk of the above indicated newspaper published in the city of Charleston, county and state aforesaid, who, being duly sworn, says that the advertisement of

(copy attached)

appeared in the issues of said newspaper on the following day(s):

10/30/09 Fri PC
10/30/09 Fri CNW

at a cost of \$237.36
Account# 103191
Order# 200659
P.O. Number:

Subscribed and sworn to before
me this 2nd day
of November
A.D. 2009

NOTARY PUBLIC, SC
My commission expires



The City of Charleston Announces the Availability of Community Development Block Grant and HOME Investment Partnership Program Funding

Funding Availability

The City of Charleston anticipates receiving approximately \$1,648,678 in Community Development Block Grant (CDBG) funds, \$719,625 in HOME Investment Partnership Program funds (HOME) and \$437,943 in Housing Opportunities for Persons with AIDS (HOPWA) funds from the U.S. Department of Housing and Urban Development (HUD) for the 2010 - 2011 program year beginning June 1, 2010 to May 31, 2011. Applications for the use of CDBG and HOME funds will be available beginning November 2, 2009. These funds will be used to support programs that accomplish the goals and objectives outlined in the City's 2005-2010 Consolidated Plan. CDBG funding in the amount of \$600,000 will be made available to implement affordable housing and community development activities. HOME funding in the amount of \$600,000 will be available for organizations to implement affordable housing activities.

Due to the overwhelming need for affordable housing, as noted in the 2005-2010 Consolidated Plan, the creation of affordable housing or provision of housing-related services will be given highest priority. Applications for funding for either program may not exceed \$50,000. Organizations may apply for funding from one or all of the programs based on the purpose and outcome objective of the project.

Application Submission and Deadline

Applications must be submitted no later than 4:00 p.m. Monday, January 11, 2010.

Geena Shaw Johnson,
Director
Department of Housing
and Community Development
City of Charleston
146 King Street, 4th
Floor, Suite 400
Charleston, SC 29401

Organizations Interested

For more information, contact:



Attachment 4

Notice of Public Hearing

ANNA DAVIS CITY OF CHARLESTON/HOUSING AND COMM
PO BOX 853
CHARLESTON SC 29402

AFFIDAVIT OF PUBLICATION

The Post and Courier

State of South Carolina

County of Charleston

Personally appeared before me the undersigned advertising clerk of the above indicated newspaper published in the city of Charleston, county and state aforesaid, who, being duly sworn, says that the advertisement of

(copy attached)

appeared in the issues of said newspaper on the following day(s):

02/21/10 Sun PC
02/21/10 Sun CNW

at a cost of \$180.39
Account# 103191
Order# 264017
P.O. Number:

Subscribed and sworn to before
me this 25th day
of February
A.D. 2010

Heather Edging
advertising clerk

Sherry Dyer
NOTARY PUBLIC, SC
My commission expires 10/10/13

Notice of Public Hearing

The City of Charleston will hold two public hearings to obtain input into the development of the City of Charleston's 2011-2015 Consolidated Plan. This plan will determine where Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Housing Opportunities for Persons with Aids (HOPWA) funds will be expended between 2011 and 2015. The hearings will be held:

Thursday, March 4, 2010
at 6:30 pm
Burke High School
Cafeteria
244 President Street
Charleston, SC 29403

Thursday, March 18, 2010
at 6:00pm
Saint Julian Devine
Community Center
1 Cooper Street
Charleston, SC 29403

Citizens, community representatives, and nonprofit organizations are invited to attend this important meeting to offer comments on the housing and community development needs of the City and to make recommendations for the types of activities to be undertaken to address those needs.

If any non-English speaking persons or persons with mobility, visual, or hearing impairments wish to attend the public meetings and have special needs, please notify the City of Charleston Department of Housing and Community Development at 724-3766 in advance so that appropriate accommodations may be made.

For additional information, please contact Geena Shaw Johnson, Director, Department of Housing and Community Development, at (803) 724-3766. ADF 264017

Attachment 5

Citizen Participation Records

Consolidated Plan Advisory Committee Meeting

Thursday January 28, 2010
10am

Name	Organization
Richard Fleming	Coastal Community Fdn
Joseph L. WATSON	Eastside
Richard L. Brown	FIN
Nancy FABIAN	CHARLESTON BAYWATER CONSUMPTION
Barrett Tolbert	Charleston County Govt.
Rev. Alma DUNN	North Central Neighborhood
Leslie Angel	North Central/Compendium
Anna Hamilton	Operation Home
Brenda Scott	Charleston Trident Urban League
Carolina Mascarin	Charleston Trident Urban League
Melli Glee	Charleston County Human Services Commission
Aysa L. Marsica MD	CCHSC
Tanner Hay	LNT
Jonathan Oakman	City of Charleston - Business Services
Brenda Nelson	Charleston County School District

Service / Housing Providers meeting 2-4-10
10am 915 Caboun Conference Room

Name	Organization	Email
Frank Repp	EDCHDO 843-3271906	EDCHDO@ad.com
MATT GRAYSON	GRAYWAR / The HUB	MGRAYSON@GRAYWARLLC.COM
Rich Estes	Island Oaks / The Hub	rich@rehave.com
Jeff Fort	Gravling Brothers	jfort@gravlingbrothers.com
Stephen Galt	Grayson / The Hub	stephen.galt@grayson.org
Martina Leise	Sea Island Habitat	family.services@seaislandhabitat.org
Claire Hart	Charleston Trident Assoc. of Realtors	claire@charlestonrealtors.com
Tamara Avery	Island Development / Sea Island Habitat	taavery@seaislandhabitat.org
Ella A Fleming	RSFH Ryan White Program	ella.fleming@rsth.com
Debra Ward	Humanities Foundation	dw@humanitiesfoundation.org
Melissa Hadden-Barr	Mayor's Authority City of Charleston	mhb@city.org
Betty Moore	Char County Grants Admin	bmoore@charcountygov.org
Sharon Wilson	CACDC	lenore.570@world.com
Kristen Massey	CA CDC	kmas1227@bellsouth.net
Daniel Pez	Family Services	dpep@fslc.org

Consolidated Plan Advisory Committee Meeting
February 11, 2010
Sign in Sheet

NAME	ORGANIZATION	EMAIL
George BRESNITTAN	Charleston Trident Urban League	george.bresnihan@ctu.org
Bernard Chisolm	Charleston County	BChisolm@charlestoncounty.org
Richard Hendrix	ASMM - F.d.i	Richard@CoastalCommunityFunds.org
ella.fleming	RSTH - Ryan White Program	ella.fleming@rsth.com
Robert Somerville	City of Charleston T&T	somerville@ci.charleston.sc.us
Brenda Scott		scott16513@bellsouth.net
Rev. Alm H. Duvigne	North Central Neighborhood	northcentral@gmail.com
Leslie DUNGAN	North Central Community Services	northcentral@gmail.com
Jonathan Oakman	City of Charleston	compositional@charlestoncity.org
Betsy Van Wie	Longevity Continuum & Care Partnership	betsy@longevitycc.org
Joseph A. Brown	CPD	bruncc@ci.charleston.sc.us
Kathleen Mosquito	CACDC	Kmos1207@bellsouth.net
Leanne McInna	CACDC	leanne510@aol.com

Public Hearing for the Consolidated Plan

March 4, 2010

Burke High School Cafeteria

Sign-in Sheet

Name	Neighborhood or Organization	Address
Brett Snyder	Boys & Girls Clubs of The Trident Area	22 Mary St, Charleston
Atiya McPherson	Boys & Girls Club of the Trident Area	22 Mary St Charleston SC 29403

Public Hearing for the Consolidated Plan

March 18, 2010

6:00pm

Saint Julian Devine Community Center

Name	Neighborhood or Organization	Address
Chris Voss	Neighborhood House	America St
Richard Sidebottom	Hampden Park Terrace	Haywood Ave
Dr. Pat Beating	Neighborhood House	77 America ST 853-8329

Minutes of the Public Hearing for 2010-2011 CDBG, HOME and HOPWA Funding Requests

Monday, January 25, 2010 at 4:30 pm

Charleston County Public Library, 68 Calhoun Street, Charleston

A public hearing was held at the date and time referenced above with the purpose of (1) reviewing accomplishments of the 2008-2009 program year and (2) allowing applicants for CDBG, HOME and HOPWA funding through the City of Charleston to present their funding requests to the Community Development Citizens' Advisory Committee.

The meeting began with a welcome by Ms. Geona Shaw Johnson, Director of the City's Department of Housing and Community Development, followed by introductions of the Advisory Committee members.

Next, Ms. Johnson reviewed the highlights of the 2008-2009 program year (June 1, 2008 - May 31, 2009), including:

Housing

- ✓ *Six houses were sold under the City's homeownership initiative during the program year.*
- ✓ *Sea Island Habitat constructed four single family homes in the Brownswood Place neighborhood. Four homeowners were also selected for the homes.*
- ✓ *The One Cool Blow Street Development, is the first permitted development under the new MU II Workforce Housing Ordinance providing fifteen percent Workforce Housing. Six of the eight homes constructed are occupied.*
- ✓ *Charleston Trident Urban League's Fair Housing education seminar was completed by 42 persons. More than 100 persons were provided one-on-one credit counseling.*
- ✓ *The Charleston Trident Urban League's Fair Housing Hotline received 302 calls from citizens concerning their rights as a tenant.*
- ✓ *Approximately 80 people have completed the Charleston Area CDC's financial literacy class in the past year.*
- ✓ *The Homeownership Resource Center provided services to 341 City of Charleston residents.*

- ✓ 34 homeowners were provided new roofs through the City's Roof Replacement Program. One house was provided minor repairs through the City's Minor Repair Program.
- ✓ 72 houses were cleared of lead paint hazards through the City's Lead Hazard Control Program. The program completed a total of 175 units thru December 2009.
- ✓ The Charleston Area CDC assisted five homeowners with major repairs during the program year.
- ✓ Through the City's partnership with the City of North Charleston four homes were completed under the City of North Charleston's Minor Repair program.
- ✓ P.A.S.T.O.R.S., Inc., working in partnership with the Space Company, rented two units during the program year.
- ✓ Through the award of Enston Home funds, the Lowcountry Housing & Economic Development Foundation Incorporated provided 40 households mortgage, rent & utility assistance; United Methodist Relief Center, will build two Elderly Transportable Cottages (ET); Operation Home will provide critical home repairs to three very low income seniors; Canterbury House, Humanities Foundation, Ansonborough House and Trident Area Agency on Aging will provide rent, mortgage and utility assistance to residents, which will mitigate homelessness.
- ✓ The Lowcountry Housing Trust was designated a Community Development Financial Institution (CDFI), which will allow the organization to access additional sources of capital. The Trust has hired a loan officer to implement new financial products.
- ✓ The Lowcountry Housing Trust (LHT) served as the Lead Entity in the pursuit of Neighborhood Stabilization Program funding for the Tri-county area. The City of Charleston secured an award of \$670,000 in Neighborhood Stabilization Funding Round I. The City of Charleston was awarded a total of \$1,634,830.00, which will equate to a total of 23 homes; 20 rental homes and three ownership. LHT was awarded a total of \$7.4m in NSP round one funds.

Homelessness and Special Needs

- ✓ The Lowcountry Continuum of Care Partnership was awarded **\$336,995** to fund a total of 6 new projects.
- ✓ Crisis Ministries assisted 84 persons transitioning from the homeless shelter to permanent housing.
- ✓ ShelterNet, an initiative of the Humanities Foundation, provided 255 households with emergency housing or utility assistance during the program year.

- ✓ *Lowcountry AIDS Services provided 247 clients housing assistance. In all, the organization assisted 557 clients during the program year.*
- ✓ *Roper Saint Francis Ryan White Program provided 93 clients with housing assistance and provided services to a total of 339 persons.*

Public Housing

- ✓ *The City of Charleston Housing Authority retained its high performer status for Public Housing Authorities.*
- ✓ *The Authority also secured an allocation of 72 Housing Choice Vouchers (HCV) to support the partnership with the Veterans Affairs department. Thirty four are currently under contract.*

Community and Economic Development

- ✓ *The Greater Charleston Empowerment Corporation (GCEC) continued community improvement efforts through partnerships with the South Carolina Employment Security Commission, the Magnolia Give Back Foundation, along with other Renewal Community businesses.*
- ✓ *The GCEC awarded scholarships to six residents of the Renewal Community.*
- ✓ *Approximately 50 students participated in the City's Weed and Seed Program during the past year.*
- ✓ *Charleston Development Academy Public Charter School maintained a roster of approximately 137 students.*
- ✓ *The Renewal Community's Franklin C. Fetter Clinic served 5000 clients during the program year.*
- ✓ *Renewal Community tax credits were awarded to six businesses, totaling \$12,000,000. These incentives are projected to create 111 and to retain 26 jobs.*
- ✓ *During the program year, the City awarded \$118,025 to Section 3-qualified contractors.*
- ✓ *The Charleston Citywide Local Development Corporation (LDC) provided extensive one-on-one technical assistance to over 109 businesses, many of which are located in Charleston's Renewal Community.*

Following Ms. Johnson's presentation, those organizations wishing to make presentations were invited to do so and were requested to limit presentations to two minutes each. Board members were also instructed by Ms. Johnson to follow along with the handouts presented to them by Housing and Community Development staff detailing the organizations' funding requests and project details. Representatives from twelve organizations made presentations, representing fifteen applications for funding. The following organizations made presentations: For details on their requests please see funding request spreadsheets.

Charleston Bank Consortium, Sea Island Habitat for Humanity, Charleston Habitat for Humanity, Episcopal Diocese of SC, Crisis Ministries, Lowcountry Housing Trust, Homeworks of America, Charleston Development Academy Public Charter School, The Hub, LLC, Lowcountry AIDS services, Roper Saint Francis Foundation.

Ms. Johnson gave a brief synopsis of respective organizations' funding requests that were unable to present on their organizations behalf. The following organizations were not present at the public hearing; Charleston Area CDC, Humanities Foundation, PRIDE, Boys and Girls Club of the Trident Area, and the Charleston Trident Urban League.

The next meeting of the Community Development Citizen's Advisory Committee will be held Monday February 8, 2010 in the Planning and Preservation Department Conference room at 75 Calhoun Street.

Comments from neighborhood residents and Service Providers

The comments below were taken from the community needs surveys that were completed by neighborhood association members, youth from various area high schools and service providers.

Cannon/ Elliottborough Neighborhood Association:

1. Urban Blight- This issue has plagued our city for too long. The long term approach to resolving this issue is to give residents the power and ability to change things in their communities for the better. The establishment of nicer and better run community centers are a way of communicating these principles. The problem isn't that not enough money is available, but rather that there is not enough money available through the public sector. Private sector incentives, redevelopment, homeownership and rental along with increased incentives for new small businesses are what will prime the pump for the removal of blight.
2. Economic Development- I feel that instead of expending City's resources on purchasing land, it is of much better use of time and money to incite private sector individuals and corporations to do it. The red tape created in the process of acquiring land, even with the best motives takes longer and turns out much less

creative and targeted than what a private sector can achieve. Very few opportunities to take ownership of a community are enacted by the City owning and disposing of property.

3. More involvement from local businesses for positive local growth and education. Giving incentives to these businesses for their involvement.

4. Current livability ordinance system is a “every man for themselves” system identical violations across the neighborhood are not operated against in a consistent manner. Street police officers are likely to issue only verbal warnings when it is the first time they personally visit a residence, even though call histories show repeated (sometimes dozens) of police visits for noise violations. Constant follow up is required by residents to actually achieve enforcement. Worst of all (particularly with C of C transient residents), the violations repeat themselves on an annual basis each August, requiring the process to repeat all over again.

5. Regarding the demolition of houses under the urban blight heading, our neighborhood (Cannonborough-Elliottborough) has already filed a letter of concern and given its position against demolition of historic buildings as an answer to urban blight. We do not wish to see our historic fabric removed so that property owners can be rewarded for their neglect or developers using the demolition opportunity to create surface parking lots. Instead, enforcement of existing ordinances should be promoted, including putting City liens on property to stabilize historic structures.

East Side Community Development Corporation

1. Provide funding to the community association to enable mailings and other communication. A strong association is a great asset.

2. More police foot patrol is needed, Tear down abandoned houses

North Central Neighborhood Association:

1. The City of Charleston is in need for after school programs for kids after-school.
2. 3 Dingle St. has been empty and boarded up for more than 5 years, it attracts drunks and drug users; they sit on the steps annoying residents who have homes there. There are transactions on the corners of Dingle street at night and speed bumps are needed on Dingle street to deter speeders that use Dingle street as a short cut.
3. Programs for ex-offenders to help with housing and jobs and support programs with jobs for youth that are beyond summer employment.
4. Hire more police officers that are walking the streets not driving in cars, more outreach programs for the homeless, increase job opportunities for persons in the City of

Charleston and add brighter street lights for safety.

5. Issues related to housing, homelessness, infrastructure, community development, employment and training need to be addressed.

Area Service Providers:

1. Because we live in an area driven by tourism, cost of living is much more expensive than other areas in South Carolina. There is a lack of affordable housing assistance being closed, there needs to be more affordable housing units or an alternate program for housing assistance.

2. Jobs for young people (18-25 male/female), and training in home maintenance.

3. Main focus should be on employment, job readiness, and especially affordable housing (rental or homeownership).

Westside Neighborhood Association:

1. This area is largely residential. It would be better if it remained this way.

2. Help the homeless people get back on their feet. Their human just like other people.

3. My neighborhood H, I, F Streets needs more housing up to suitable living standards for a residential area.

Youth in Mayor's Office of Children, Youth and Families program:

1. I feel that we should have smaller classes, meaning more space but less kids, so it could be a one on one situation. Also we need more teachers who involved in kid's lives and who aren't worrying about the little things in life.

2. I don't live in Charleston but I think it's a great place.

Attachment 6

Upcoming Projects

Crisis Ministries Walnut Street Renewal Project

Blighted properties will be demolished and cleared to build transitional living, dormitories, a new soup kitchen, administrative suites and meeting spaces.



Above are the existing properties and below is the plan for the entire site.

www.crisisministries.org
408.688.1111

- A- Existing Family Center
- B- New Construction - Men's VA Transitional Living Quarters, Clinical Services, Social Services and Administrative Suite
- C- New Construction - Soup Kitchen, Men's Dormitory, Donation Center and Education Meeting Rooms
- D- Existing 553 Meeting St
- E- Existing TLC House
- F- Maintenance & Storage

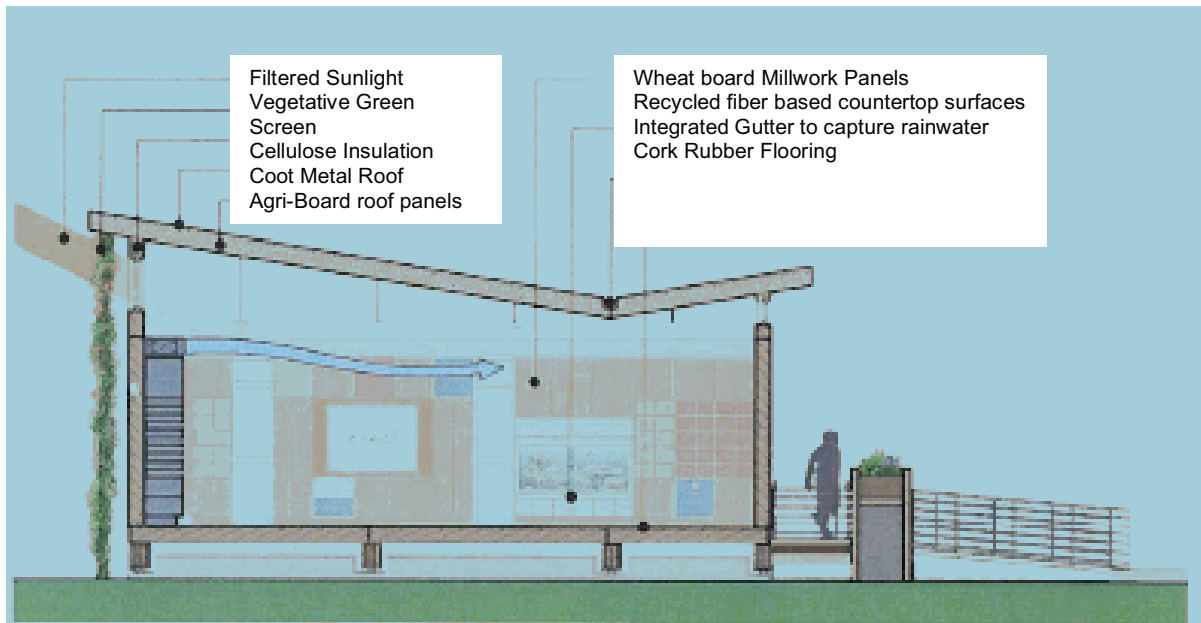


CRISIS MINISTRIES PROPOSED MASTER SITE PLAN

SCALE = N.T.S.

Charleston Development Academy's Eight Grade Learning Cottage

The cottage will serve as a classroom space for the new eight grade class.



Filtered Sunlight
Vegetative Green
Screen
Cellulose Insulation
Coot Metal Roof
Agri-Board roof panels

Wheat board Millwork Panels
Recycled fiber based countertop surfaces
Integrated Gutter to capture rainwater
Cork Rubber Flooring

The property will consist of three homes for ownership and a duplex apartment building.

[illegible]

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26 BLAKE STREET
28 BLAKE STREET
CHARLESTON, SC 29401

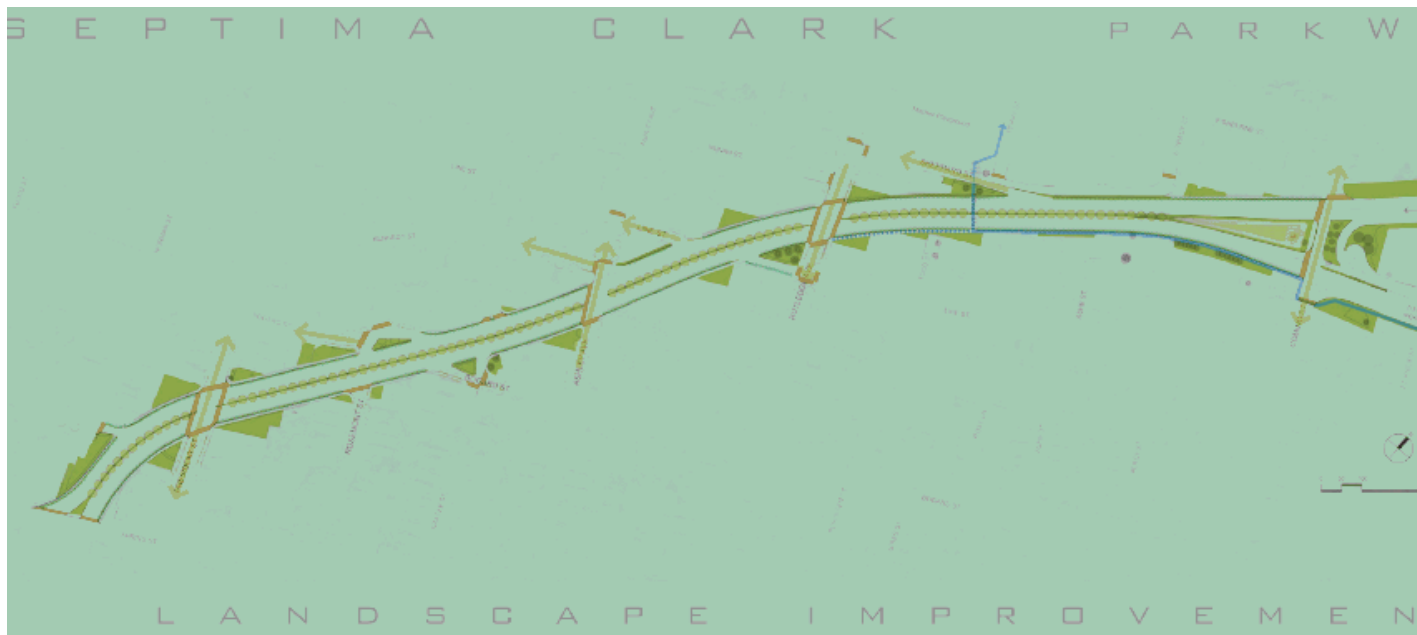
SITE POSSIBILITIES

NEIL STEVENSON
A B C B I T E C T S

Septima Clark Parkway Landscape Improvements

The project scope includes major improvements to Septima Clark Parkway, a 0.6 mile critical length of US Highway 17 in downtown Charleston. The project limits extend from Coming Street to Spring Street, where US 17 provides a connection between bridges over the Ashley River and Cooper River and directly serves traffic at the terminus of I-26.

The Septima Clark Parkway Improvements project will provide an essential component to the overall transportation improvement and flood mitigation program that has been designed and permitted to serve the entire region. Project components to be constructed using funding made available in part by the TIGER Grant will immediately advance mobility, transportation efficiency, emergency preparedness, and community livability with benefits that reach beyond the immediate vicinity to include those realized on a local, regional, and national level.



APPENDIX C

Consultation Process Information

Consultation Process Information

The Consolidated Plan establishes a unified, coordinated vision of community development actions for the upcoming five years. Key elements of this Consolidated Plan are its emphasis on citizen participation and the collaborative nature of the process. The City uses the input from citizens and its community development partners to determine its housing and community development needs, to develop strategies for addressing those needs, and to undertake specific actions consistent with those strategies. Specifically, The City is actively involved with, and obtains significant input from, specialized organizations, agencies, and committees focused on the needs of the City and its residents. Input is also gathered throughout the year through public meetings, citizen participation, and interaction with residents and business and community leaders. For the purposes of developing this Consolidated Plan, a Consolidated Plan Advisory Committee was also convened that consisted of housing providers, service providers, and governmental representatives. Using the feedback received from the Consolidated Plan Advisory Committee, staff refined the goals and objectives, reorganizing them and adding strategies to accomplish its goals.

The City of Charleston ensures that there are multiple opportunities for interested community stakeholders to review and comment on the City's Housing and Community Development plans. In preparation for the City 2011-2015 Consolidated Plan along with the 2010-2011 Annual Action Plan, four public meetings were held and City staff also attended five Neighborhood Council meetings to communicate with citizens about plans for Housing and Community Development funds.

Community Meeting Locations and Dates

Date	Event	Purpose	Public Comments Received
October 30,2009	Notice published in <i>The Post and Courier</i> & the Chronicle announcing availability of funds and when the public hearing would be held	Inform eligible organizations and citizens of the availability of funding, the application deadline, and the date and time for the public hearing	0
January thru February 2010	Neighborhood Council meetings	Inform citizens of the development of the Consolidated Plan and to also conduct the Community Needs Survey	100+ surveys
January 25,2010	Public Hearing for 2010-2011 CDBG, HOME, and HOPWA Grants	Review accomplishments of 2008-2009 program year; allow applicants for funding to present their requests to the Citizens' Advisory Committee	0

February 4, 2010	Public meeting	Housing and service providers will meet to discuss the drafted goals of the Consolidated Plan and provide feedback	36 surveys
February 8,2010	Community Development Citizens' Advisory Committee meeting	Consider the funding requests and issue recommendations to the City Council Committee on Community Development	0
February 22, 2010	City Council Committee on Community Development meeting	Consider the funding recommendations of the Citizens' Advisory Committee and issue recommendations to City Council	0
March 4, 2010	Public Hearing	Inform citizens of the development of the Consolidated Plan and to also conduct the Community Needs Survey	0
Date	Event	Purpose	Public Comments Received
March 18, 2010	Public Hearing	Inform citizens of the development of the Consolidated Plan and to also conduct the Community Needs Survey	0
March 24,2010	City Council meeting	Consider the funding recommendations of the Committee on Community Development	0
April 17,2010	Notice published in <i>The Post and Courier</i> announcing Annual Action Plan and projects/programs awarded funding	Allow public review of projects/programs to be funded and notify public of availability of the Annual Action Plan detailing those projects.	0

Community Needs Surveys were distributed to the different community associations.

Participating neighborhood associations were:

- North Central Neighborhood Association
- West side
- East side
- Rosemont
- Cannonborough/Elliottbrough
- Youth in MOCYF Program
- Housing and Service Providers

The following organizations did not participate in the Community Needs Survey.

- Four Mile (no participation)
- East Central (no participation)
- Daniel Island (no participation)

The overall results for the Community Needs Survey were as follows:

1. Health Outreach Programs ranked first for significant community need – Community Development
2. Improving Drainage Features in residential areas ranked second – Infrastructure
3. For third we have a tie between job readiness training and shelters for abused children and spouses – Employment Training and Homelessness respectively.
Also tied for third place was personal finance education an employment and training issue.
4. After school programs ranked 4th – Community Development
5. Substance Abuse, Improving streets and roads, and Summer Programs for Children took a combined 5th place – comprising community development and infrastructure.

Community Priorities were ranked in the levels of what was most important.

1. Elimination of Slum and Blight
2. Safe, decent and affordable housing
3. Crime Prevention
4. Infrastructure
5. Economic Development
6. Employment and Training
7. Community Development
8. Helping the Homeless was listed as least important.

A Consolidated Plan Committee was formed to provide public/ private organizations that provide housing, health and social services to assist in developing the Consolidated Plan. Other housing and service organizations were also invited to assist in the development process. A total of three meetings; not including the public hearings and related meetings were held for the providers to gather input for the Consolidated Plan. Please see the chart below for meeting details.

Date	Event	Purpose
January 28, 2010	Consolidated Plan Advisory Committee meeting	First meeting to discuss the City's needs and draft goals for the next five years. Also to distribute the Community Needs surveys.
February 4, 2010	Public meeting	Housing and service providers will meet to discuss the drafted goals of the Consolidated Plan and provide feedback. Community Needs surveys were also distributed.
February 11, 2010	Consolidated Plan Advisory Committee meeting	The follow up meeting from the first meeting to review the final list of goals and strategies for the Con Plan. Community Needs surveys were also distributed.
Total number of surveys received		36 surveys

Representatives from the following organizations attended the meetings:

- Charleston Area CDC
- Charleston Bank Consortium
- Charleston County Grants Administration
- Charleston County Government
- Charleston County Human Services Commission
- Charleston County Human Services Commission
- Charleston County School District
- Charleston Trident Association of Realtors
- Charleston Trident Urban League
- City of Charleston Business Services
- City of Charleston Police Department
- City of Charleston Traffic and Transportation
- Coastal Community Foundation
- Compassionate Outreach Services
- Eastside Community
- Episcopal Diocese CHDO
- Family Services Inc.
- Gramling Brothers
- Housing Authority of the City of Charleston
- The Hub

- Humanities Foundation
- Lowcountry Continuum of Care Partnership
- Lowcountry Housing Trust
- North Central Neighborhood Association
- Operation Home
- Rehava
- Roper Saint Francis Hospital Ryan White Program
- Sea Island Habitat for Humanity

APPENDIX D

HUD Con Plan Checklist & Action Plan Guidance

Consolidated Plan Review

This guidance is provided as a template for the reviews of complete plans. The submission of sections dealing with Needs Assessments, Housing Market Analysis, and Strategic Plans are not required on an annual basis. Each field office should include additional questions or clarifications that address the complexity of their local situation.

(The checklist has been completed by the City of Charleston as an aid in the review of the Consolidated Plan and the Annual Action Plan.)

Grantee: City of Charleston, SC

1. If a Consortia, list participating communities and asterisk the lead agency:
NA
2. Consolidated Plan covers the following programs:
CDBG☒ HOME☒ ESG☐ HOPWA☒
3. Period covered by Consolidated Plan is: 3☐ 4☐ 5☒ years.
Also, specify the period with month beginning and year ending 6/1/10 -- 5/31/15
4. Date plan due: April 15, 2010
5. Date plan received: NA
6. Automatic approval date (45 days of date received above): NA
7. Are maps included (optional)? Yes☒ No☐
8. Has an Executive Summary been attached (required)? Yes☒ No☐
9. Did the grantee include the following tables:
Local Jurisdiction:
Table 1A: Yes☒ No☐
Table 1B: Yes☒ No☐
Table 1C: Yes☒ No☐
Table 2A: Yes☒ No☐
Table 2B: Yes☒ No☐
Table 2C: Yes☒ No☐
Table 3A: Yes☒ No☐
Table 3B: Yes☒ No☐
Table 3C: Yes☒ No☐
10. Did the grantee use the CPMP Tool? Yes☐ No☒.
11. Did the grantee include one or more proposed outcomes in the Plan?
Yes☒ No☐ Verification found on page 6-6 to 6-16.
12. Does the plan include a Neighborhood Revitalization Strategy Area or Target Area where activities are carried out in a concentrated manner?
Yes☒ No☐ Verification found on page 2-11, 2-12; 5-11 to 5-15; 6-4,6-5.
If yes, identify census tracts for each NRSA and forward to Headquarters.

Census Tracts 6-11, 12-16, 44, and 45

CONSULTATION PROCESS (91.100)

1. Has the grantee consulted with other public/private entities that provide assisted housing, health services, and social services in developing this plan?

Yes ☒ No ☐ Verification found on page Appendix C

Use the following checklist as a guide to determine extent of consultation process:

Consultation			
24CFR	Requirement	Yes	No
91.100(a)(1)	Housing Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Social Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Fair Housing Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Health Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Homeless Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(2)*	Chronically Homeless	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(3)**	Lead-based Paint	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(4)***	Adjacent Government	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	State (Non-housing)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	County (Metro. City)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(5)	Metro. Planning Agencies	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(b)	HOPWA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(c)	PHA Plan	<input checked="" type="checkbox"/>	<input type="checkbox"/>

* Were assisted housing, health, and social service agencies consulted to determine resources available to address needs of chronically homeless persons.

** Were State/Local agencies consulted regarding lead paint issues.

***Was copy of the plan submitted to the State, and County if applicable

2. Did the grantee indicate that it consulted with other organizations that provide housing and supportive services to special needs populations (including elderly persons, persons with disabilities, persons with HIV/AIDS, homeless persons)?

Yes ☒ No ☐ Verification found on page Appendix C

3. Did the grantee consult with Public Housing Agencies during Consolidated Plan development?

Yes ☒ No ☐ N/A ☐ Verification found on page Appendix C

4. Did the grantee consult with metropolitan or regional planning agencies during Consolidated Plan development?

Yes ☒ No ☐ N/A ☐ Verification found on page Appendix C

CITIZEN PARTICIPATION (91.105, AND 91.200)

1. Is there a description of the development of the plan and efforts to broaden public participation, including the names of organizations involved in the development of the plan?

Yes ☒ No ☐ Verification found on page Appendix B

2. Is there a summary of the citizen participation process, and were the public hearing and comment period requirements satisfactory?
Yes ☒ No ☐ Verification found on page Appendix B
3. Are citizen comments included in the plan, and are the comments specifically and adequately addressed by the grantee?
Yes ☒ No ☐ Verification found on page Appendix B
4. Is there a description of the lead agency or entity responsible for overseeing the development of the Consolidated Plan?
Yes ☒ No ☐ Verification found on page 1-2,1-3

HOUSING AND HOMELESS NEEDS ASSESSMENT (91.205)

HOUSING

1. Has the grantee identified the estimated number and types of families with housing needs for a **5 year** period?
Yes ☒ No ☐ Verification found on page 3-1 to 3-4; 3-7 to 3-10; & 6-1, 6-2
Note: See Table 2A (required)
Family types (extremely low-, low-, moderate, and middle income) that should be identified are:
- Renter/owner
 - Elderly
 - Single persons
 - Large families
 - Persons with disabilities
 - Victims of domestic violence
 - Persons with HIV/AIDs
2. Has the grantee identified the types of housing needs in the community for a 5 year period?
Yes ☒ No ☐ Verification found on page 3-1 to 3-4
Types of housing needs should be determined with an analysis of:
- Severe cost and cost burden
 - Overcrowding (especially for large families)
 - Substandard (renter/owner, extremely low-, low-, moderate, and middle income)
3. Has the grantee included a discussion of any racial or ethnic groups that have a disproportionately greater need in comparison to the needs of a particular income category?
Yes ☒ No ☐ Verification found on page 3-5, 3-6

HOMELESS

1. Has the grantee satisfactorily identified the nature and extent of homelessness, and is there a continuum of care concept? **See Table 1A (required).**
Yes ☒ No ☐ Verification found on page 4-10
 - Information should be on both homeless singles and families (and subpopulations) that are either sheltered/unsheltered or threatened with homelessness.
2. Has the grantee identified homeless facilities and services needs for homeless individuals and homeless families with children, both sheltered and unsheltered and homeless subpopulations?
Yes ☒ No ☐ Verification found on page 4-2 to 4-8
3. Has the grantee identified the extent of homelessness by racial/ethnic group, if the information is available?
Yes ☒ No ☐ Verification found on page 4-11
4. Did the grantee describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section)? The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process, i.e. preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.
Yes ☒ No ☐
5. Did the grantee describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless?
Yes ☒ No ☐

SPECIAL NEEDS - NOT HOMELESS

1. Has the grantee included a discussion on the estimated number of non-homeless persons in need of supportive housing, and their supportive housing needs? **See Table 1B (optional).**
Yes ☒ No ☐ Verification found on page 4-13 to 4-22
Note: Estimated number of non-homeless persons should include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDs and their families, and public housing residents.

LEAD-BASED PAINT HAZARDS

1. Has the grantee estimated the number of housing units with lead-based paint hazards?
Yes ☒ No ☐ Verification found on page 3-10 to 3-12
Note: The estimated number of units should be those that are occupied by low/moderate income families.

HOUSING AND MARKET ANALYSIS (91.210)

GENERAL CHARACTERISTICS

1. Has the grantee described the significant characteristics of the housing market, and the housing stock available to persons with disabilities, and persons with HIV/AIDs?

(Review any maps if provided/See Table 1A and 1B)

Yes ☒ No ☐ Verification on page 2-1 to 2-5; 1-13 to 1-16; 4-13 to 4-22

Note: There should be a discussion of housing supply and demand, as well as the condition and cost of the housing. Data on the housing market should include, to extent information is available, an estimate of the number of abandoned buildings and whether they are suitable for rehabilitation.

The grantee should also identify and describe the locations and degree of racial/ethnic minority concentrations, as well as low/moderate income families.

2. Did the grantee identify and describe any area of low-income concentration and any area of minority concentration either in a narrative or one or more maps, stating how it defines the terms "area of low-income concentration" and "area of minority concentration"?

Yes ☒ No ☐

PUBLIC AND ASSISTED HOUSING

1. Has the grantee described the number and condition of the public housing units, results from the Section 504 needs assessments, and the strategies for improving operation and living conditions for public housing residents?

Yes ☒ No ☐ N/A ☐ Verification found on page 2-6 to 2-11

2. Has the grantee identified the number of public housing units expected to be lost from the inventory?

Yes ☐ No ☐ N/A ☒ Verification found on page

Check if this jurisdiction has any HOPE VI projects awarded or in development that may result in a net loss of units.

3. With regard to federal, state and locally-assisted units other than public housing, has the grantee identified the number and targeting of units by income level and household type, and the number of units expected to be lost from the assisted housing inventory for any reason, i.e. expiration of Section 8 contracts?

Yes ☐ No ☒ Verification found on page

HOMELESS FACILITIES AND SERVICES

1. Have the facilities and services that compose the grantee's continuum of care been identified?

Yes ☒ No ☐ Verification found on page 4-3 to 4-6

Appropriate facilities would be:

- Emergency shelters,
- Transitional shelters, and
- Permanent/supportive housing (including persons that are chronically homeless).

2. Does the inventory include, to the extent information is available, an estimate of percentage or number of beds and supportive services programs serving people that are chronically homeless?

Yes ☒ No ☐ Verification found on page 4-3 to 4-6

SPECIAL NEEDS FACILITIES AND SERVICES

1. Has the grantee described the facilities/services to assist non-homeless persons in need of supportive housing? **See Table 1B**

Yes ☒ No ☐ Verification found on page 4-13 to 4-22

- Discussion should also include a description of appropriate supportive housing for persons leaving mental/physical health facilities.

BARRIERS TO AFFORDABLE HOUSING

1. Has the grantee described public policies that affect affordable housing?

Yes ☒ No ☐ Verification found on page 3-12, 3-13

Factors which affect affordable housing may include:

- Building and zoning codes;
- Environmental problems;
- Impact fees;
- Cost of land; and
- Incentive programs such as tax abatement or down-payment assistance.

Note: For Urban Counties, does the discussion include factors in both incorporated and unincorporated areas?

STRATEGIC PLAN (91.215)

When reviewing this section of the Consolidated Plan, keep in mind that the priorities/objectives should relate to the needs identified in the Housing and Homeless Needs and Housing and Market Analysis sections.

GENERAL

1. Does the grantee describe the basis for assigning the priority given to each category in Table 2A?

Yes ☒ No ☐

2. Has the grantee identified any obstacles to meeting underserved needs?

Yes ☒ No ☐ Verification found on page 7-54

3. Has the grantee summarized the priorities and specific objectives, describing how funds that are reasonably expected to be made available will be used to address identified needs? **See Tables 1A, 1B, 1C, 2A, 2B, and 2C**

Yes ☒ No ☐

4. For each specific objective, has the grantee identified proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specific time period, or in other measurable terms as identified and defined by the jurisdiction? **See Tables 1A, 1B, 1C, 2A, 2B and 2C**

Yes ☒ No ☐

AFFORDABLE HOUSING

1. Did the grantee state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with 91.205 provided the basis for assigning the relative priority given to each priority needs category in the priority housing needs table prescribed by HUD?
Yes ☒ No ☐ Verification found on page 6-1; 7-52
2. Does the affordable housing section identify how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units?
Yes ☒ No ☐ Verification found on page 7-52, 7-53
3. Does the grantee described proposed accomplishments to specify the number of extremely low, low, moderate, and middle income families to whom the grantee will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period?
Yes ☒ No ☐ Verification found on page 7-54, 7-55

HOMELESSNESS

1. Does the grantee describe the strategy for helping low-income families avoid becoming homeless?
Yes ☒ No ☐ Verification found on page 4-6, 4-7
2. Does the grantee describe the jurisdiction's strategy for reaching out to homeless persons and assessing their individual needs?
Yes ☒ No ☐ Verification found on page 4-6, 4-7
3. Does the grantee describe the jurisdiction's strategy for addressing the emergency shelter and transitional housing needs of homeless persons?
Yes ☒ No ☐ Verification found on page 4-3 to 4-6
4. Does the grantee describe the jurisdiction's strategy for helping homeless persons (especially persons that are chronically homeless) make the transition to permanent housing and independent living?
Yes ☒ No ☐ Verification found on page 4-12, 4-13

OTHER SPECIAL NEEDS

1. With respect to supportive needs of the non-homeless, does the plan describe the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing?
Yes ☒ No ☐ Verification found on page 4-13 to 4-22

NON-HOUSING COMMUNITY DEVELOPMENT PLAN

1. Did the grantee describe the priority non-housing community development needs, reflecting the needs for the type of activity? **Table 2B (required)**
Yes ☒ No ☐
Note: The Community Development component of the plan must state the grantee's specific long-term and short-term community development objectives that must be developed in accordance with 24 CFR 91.1.

2. Is the grantee requesting approval of a Neighborhood Revitalization Strategy Area?

Yes ☒ No ☐

If YES, does it meet the requirements of CPD Notice 96-1 and include outcomes?

Yes ☒ No ☐

Note: Separate documentation should be maintained to verify compliance with CPD Notice 96-1.

BARRIERS TO AFFORDABLE HOUSING

1. Does the grantee describe the jurisdiction's strategy to remove or ameliorate negative effects of public policies, that serve as barriers to affordable housing as identified in the needs assessment section?

Yes ☒ No ☐ Verification found on page 6-6 to 6-8

LEAD-BASED PAINT HAZARDS

1. Does the plan outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, describe how the plan for reduction of lead-based paint hazards is related to the extent of lead poisoning and hazards, and how the plan for reduction will be integrated into housing policies and programs?

Yes ☒ No ☐ Verification found on page 6-8 to 6-10; 7-57

ANTI-POVERTY STRATEGY

1. Does the grantee describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families?

Yes ☒ No ☐ Verification found on page 6-6, 6-7, 6-11, 6-14, 6-16; 7-58

Has the grantee programs such as:

- Family Self-sufficiency
- Head Start
- State and Local Programs
- Section 3
- Welfare to Work
- Workforce Development Initiative

INSTITUTIONAL STRUCTURE

1. Does the grantee explain the institutional structure, including private industry, nonprofit organizations, community and faith-based organizations, and public institutions, through which the jurisdiction will carry out its housing, homeless, and community development plan, assessing the strengths and gaps in the delivery system?

Yes ☒ No ☐ Verification found on page 1-2, 1-3; 6-16; 7-58

COORDINATION

1. Does the plan identify the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies?
Yes ☒ No ☐ Verification found on page 2-11, 2-12; 5-5 to 5-7
2. With respect to the public entities involved, does the plan describe the means of cooperation among the state and local units of government in the metropolitan area for problems that go beyond a single jurisdiction, (i.e. transportation, workforce, economic development) in the implementation of the plan?
Yes ☒ No ☐ Verification found on page 5-1, to 5-4
3. With respect the homeless strategy, does the plan describe efforts to enhance coordination among agencies to address the needs of persons that are chronically homeless?
Yes ☒ No ☐ Verification found on page 4-12, 4-13; 7-58, 7-59
4. With respect to economic development, does the plan describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies.
Yes ☒ No ☐ Verification found on page 5-11, 5-12; 6-4 to 6-6

PUBLIC HOUSING

1. Does the grantee describe the jurisdiction's activities to encourage public housing residents to become more involved in management and participate in homeownership?
Yes ☒ No ☐ Verification found on page 2-8
2. Has the grantee describe the manner in which the plan of the jurisdiction will help address the needs of public housing?
Yes ☒ No ☐ Verification found on page 7-56, 7-57
Note: Amended to Title 1 October 21, 1998 Section 105(b)(11)
3. Is the grantee served by a troubled PHA as designated by HUD?
Yes ☐ No ☒
Note: Amended to Title 1 October 21, 1998 Section 105(g)

ACTION PLAN (91.220)

1. Has the Standard 424 Form for the applicable programs been included with the correct dollar allocations and signed by the appropriate official?
Yes ☒ No ☐
2. Is the DUNS number listed?
Yes ☒ No ☐
3. Did the grantee describe the geographic areas of the jurisdiction (including areas of low income and/or racial/minority concentration) in which assistance will be directed during the next year.
Yes ☒ No ☐

4. Did the grantee describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

Yes ☒ No ☐

RESOURCES

1. Has the grantee described the Federal Resources, and private and non-Federal public resources expected to be available to address priority needs and specific objectives identified in the plan?

Yes ☒ No ☐ Verification found on page 7-5

2. Did the grantee describe how HOME and/or ESG matching requirements will be satisfied?

Yes ☒ No ☐ N/A ☐ Verification found on page 7-9

ACTIVITIES 91.220(d)

1.

- a) Has the grantee described the CDBG funded activities for the program year in a complete manner? **See Table 3C**

Yes ☒ No ☐

- b) Has the grantee described the HOME funded activities for the program year in a complete manner? **See Table 3C**

Yes ☒ No ☐

- c) Has the grantee described the ESG funded activities for the program year in a complete manner? **See Table 3C**

Yes ☒ No ☐

- d) Has the grantee described the HOPWA funded activities for the program year in a complete manner? **See Table 3C**

Yes ☒ No ☐

2. Does the action plan contain a summary of priorities and specific annual objectives that will be addressed during the program year?

Yes ☒ No ☐ Verification found on page 7-10 to 7-16

Note: The Jurisdiction should use summary of annual objectives as identified in Table 3A of the Consolidated Plan.

3. Do the proposed activities correspond to the priority needs identified/local specific objectives listed in the Consolidated Plan?

Yes ☒ No ☐ Verification found on page 6-1 to 6-17

Note: The Jurisdiction should use priority needs as identified in Table 2A and 2B of the Consolidated Plan.

4. Are the proposed activities identified in sufficient detail, including the number and type of families that will benefit from the proposed activities and locations, so that citizens know the degree to which they may be affected?

Yes ☒ No ☐ Verification found on page 7-17 to 7-51

Outcomes 91.220(e)

1. Does the action plan contain outcome measures for activities in accordance with the Federal Register Notice dated March 7, 2006?
Yes ☒ No ☐ Verification found on page 7-17 to 7-51

Expenditure Limits

1. Has the grantee exceeded the 20% administrative cap for CDBG?
Yes ☐ No ☒
2. Has the grantee exceeded the 15% public service cap for CDBG?
Yes ☐ No ☒
3. Has the grantee exceeded the 10% administrative cap for HOME?
Yes ☐ No ☒
4. Has the grantee met the 15% CHDO set-aside for HOME?
Yes ☒ No ☐
5. Has the grantee exceeded the 3% administrative cap for HOPWA or the 7% administrative cap by project sponsors under HOPWA?
Yes ☐ No ☒

GEOGRAPHIC DISTRIBUTION 91.220(f)

1. Did the grantee include a narrative, maps, or tables that identify the geographic areas in which it will direct assistance?
Yes ☒ No ☐ Verification found on page 7-52 to 7-54
2. Does the grantee provide a description of the areas, including areas of minority concentration, in which it will direct funds?
Yes ☒ No ☐ Verification found on page 7-52 to 7-54
3. Does the grantee provide the rationale for the priorities for allocating investment geographically for each program, including within the metropolitan area (or a State's service area) for the HOPWA program?
Yes ☒ No ☐ Verification found on page 7-60
If no, explain the basis for the no response:
4. Did the grantee estimate the percentage of funds it plans to dedicate to target areas?
Yes ☒ No ☐ Verification found on page 7-52

AFFORDABLE HOUSING GOALS 91.220(g)

1. Does the action plan specify one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing units using funds made available to the jurisdiction?
Yes ☒ No ☐ Verification found on page 7-54, 7-55

Note: The Jurisdiction should use housing summary of goals as identified in Table 3B of the Consolidated Plan.

2. Does the action plan specify one-year goals for the number of households to be provided affordable housing units through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of exiting units using funds made available to the jurisdiction?

Yes ☒ No ☐ Verification found on page 7-54, 7-55

Note: The Jurisdiction should use housing summary of goals as identified in Table 3B of the Consolidated Plan.

PUBLIC HOUSING 91.220(h)

1. Does the action plan include actions that address the following, *if applicable*:

- needs of public housing, Yes ☒ No ☐
- public housing improvements and resident initiatives, Yes ☒ No ☐
- assist troubled public housing agencies. Yes ☐ No ☐

HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES 91.220(i)

1. Have homeless prevention activities been proposed?
Yes ☒ No ☐ Verification found on page 7-55
2. Have emergency shelter, transitional housing, programs to assist in the transition to permanent housing and independent living been proposed?
Yes ☐ No ☐ Verification found on page 7-55
3. Are supportive housing activities being undertaken to address the priority housing needs of persons who are not homeless (elderly, frail elderly, persons with disabilities, person with HIV/AIDS, persons with alcohol or other substance abuse problems)?
Yes ☒ No ☐ Verification found on page 7-55
4. Have specific action steps to end chronic homelessness been identified?
Yes ☒ No ☐ Verification found on page 7-55

OTHER ACTIONS 91.220(k)

1. Does the Action Plan include other proposed actions which will address the following, *if applicable*:
- foster and maintain affordable housing, Yes ☒ No ☐
 - public housing improvements and resident initiatives, Yes ☒ No ☐
 - evaluation and reduction of lead-based hazards, Yes ☒ No ☐
 - reducing the number of persons below the poverty line, Yes ☒ No ☐
 - developing institutional structures/enhancing coordination between housing and services agencies, Yes ☒ No ☐.

PROGRAM SPECIFIC REQUIREMENTS 91.220(I)

1. CDBG

- a) Does the total amount of funds allocated equal the amount of the grant plus program income and carryover funds? Yes ☒ No ☐
- b) Does the action plan identify the amount of CDBG funds that will be used for activities that benefit persons of low- and moderate-income? Yes ☒ No ☐
- c) Does the action plan identify all activities assisted through the Section 108 Loan Guarantee program? Yes ☒ No ☐

1. HOME

- a) Did grantee (PJ) describe other forms of investment? **See Section 92.205**
Yes ☒ No ☐ N/A ☐
If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254?
Yes ☒ No ☐ N/A ☐
- b) If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, did they state its refinancing guidelines required under 24 CFR 92.206(b)?
Yes ☐ No ☐ N/A ☒
- c) Resale Provisions -- For homeownership activities, did the participating jurisdiction must describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).
Yes ☒ No ☐
- d) HOME Tenant-Based Rental Assistance -- Did the participating jurisdiction must describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program?
Yes ☐ No ☐ N/A ☒
- e) If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), did the jurisdiction describe these forms of investment?
Yes ☒ No ☐
- f) Did the jurisdiction describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units?
Yes ☒ No ☐
- g) Did the jurisdiction describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction?
Yes ☒ No ☐

- h) If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, did it state its financing guidelines required under 24 CFR 92.206(b)?

Yes ☐ No ☐ N/A ☒

1. American Dream Downpayment Initiative

- a. If the jurisdiction planned to use American Dream Downpayment Initiative (ADDI) funds to increase access to homeownership, did it provide the following information:

- i. description of the planned use of the ADDI funds?

Yes ☐ No ☐ N/A ☒

- ii. plan for conducting targeted outreach to residents and tenants of public and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide downpayment assistance for such residents, tenants, and families? Yes ☐ No ☐ N/A ☒

- iii. a description of the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers?

Yes ☐ No ☐ N/A ☒

4. HOPWA

- a) Does the action plan specify on-year goals for the number of low-income households to be provided affordable housing using HOPWA funds for short-term rent, mortgage, and utility payments to prevent homelessness; tenant-based rental assistance, units provided in housing facilities operated with HOPWA funds? Yes ☐ No ☐ Verification found on page 7-60

- b) Does the action plan identify the method for selecting project sponsors (including providing full access to grassroots faith-based and other community organizations)?

Yes ☒ No ☐ Verification found on page 7-60

MONITORING (91.230)

1. Does the grantee describe the standards and procedures that it will use to monitor activities carried out in furtherance of the plan?

Yes ☒ No ☐ Verification found on page 7-61, 7-62

2. Does the Plan describe actions to be taken by the grantee to monitor its performance in meeting its goals and objectives set forth in its Consolidated Plan?

Yes ☒ No ☐ Verification found on page 7-61 to 7-62

3. Does the Plan describe steps/actions being taken to insure compliance with program requirements, including requirements involving the timeliness of expenditures?

Yes ☒ No ☐ Verification found on page 7-61, 7-62

Note: If timeliness of expenditures is an issue, please make sure the grant award letter includes language regarding appropriate actions the grantee should take to remedy this problem.

4. Does the Plan describe steps/actions it will use to ensure long-term compliance with housing codes, including any actions or on-site inspections it plans to undertake during the program year?

Yes ☒ No ☐ Verification found on page 7-61, 7-62

Note: For example, a HOME program grantee should identify steps it will take to review affordable housing projects it has funded to insure compliance with all HOME program requirements.

5. Does the Plan describe actions to be taken by the grantee to monitor its subrecipients, (including sponsors or administering agents)?

Yes ☒ No ☐ Verification found on page 7-61, 7-62

(The concluding section of the checklist has not been completed by the City.)

HUD APPROVAL ACTION

The regulations at Section 91.500(b) state that HUD will approve or disapprove a plan or a portion of a plan for the three following reasons:

- 1) if it is inconsistent with the purposes of NAHA;
- 2) if it is substantially incomplete; and/or
- 3) if certifications are not satisfactory to the Secretary
- 4) if does not include description of manner in which unit of local government or state will provide financial or other assistance to troubled PHAs.

Please use the following to determine approval or disapproval:

CONSISTENCY WITH NAHA

1. Is the Plan inconsistent with the purposes of NAHA?

Yes ☐ No ☐

If the Plan is inconsistent with NAHA, set forth the basis of that determination by using the following as a guide:

- Does the Plan provide assistance to help families, not owning a home, to save for a down-payment for the purchase of a home.
- Does the Plan provide assistance to retain, where feasible, as housing affordable to low income families, those dwelling units provided for such purpose with federal assistance.
- Does the Plan provide assistance to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of housing affordable to low- and moderate-income families.
- Does the Plan provide assistance to expand and improve federal rental assistance for very low-income families.
- Does the Plan provide assistance to increase the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity and independence.

SUBSTANTIALLY INCOMPLETE

1. Is the Plan (including any corrective actions taken at HUD's request during HUD's review of the plan) substantially incomplete?

Yes ☐ No ☐

If the Plan is substantially incomplete, set forth the basis of that determination by using the following as a guide:

- The Plan was developed without the required citizen participation or the required consultation.
- The Plan fails to satisfy all the required elements in the regulations.

AFFIRMATIVELY FURTHERING FAIR HOUSING

1. Is the Certification to Affirmatively Further Fair Housing satisfactory to the Secretary?

Yes ☐ No ☐

If the Certification is not satisfactory, set forth the basis of that determination by using the following as a guide:

- Disregard of regulatory requirements to conduct an analysis of impediments to fair housing choice, take appropriate actions to address identified impediments, and maintain adequate records on the steps taken to affirmatively further fair housing in the jurisdiction.
- Lack of action taken on outstanding findings regarding performance under affirmatively furthering fair housing certification requirements of the Consolidated Plan or the Community Development Block Grant Program.

CERTIFICATIONS (91.225)

1. Are the general and specific certifications for each program funded complete and accurate, where applicable:

General:

- | | | |
|--|------------------------------|-----------------------------|
| (1) Affirmatively furthering fair housing: | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-displacement and relocation Plan: | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (3) Drug-free workplace: | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (4) Anti-lobbying | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (5) Authority of Jurisdiction | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (6) Consistency with Plan | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (7) Acquisition and relocation | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (8) Section 3 | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

CDBG:**

- | | | |
|--------------------------------|------------------------------|-----------------------------|
| (1) Citizen Participation | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (2) Community Development Plan | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (3) Following Plan | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (4) Use of funds | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (5) Excessive Force | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

- | | | |
|---|------------------------------|-----------------------------|
| (6) Compliance with anti-discrimination law | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (7) Compliance with lead-based paint procedures | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (8) Compliance with laws | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

ESG:

- | | | |
|---|------------------------------|-----------------------------|
| (1) Not less than 10-years | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (2) Not less than 3-years | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (3) Service Provision | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (4) Safe and Sanitary | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (5) Supportive Services | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (6) Match Requirements | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (7) Confidentiality | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (8) Employing or involving the homeless | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (9) Consolidated Plan compliance | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (10) Discharge policy | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

HOME

- | | | |
|----------------------------------|------------------------------|-----------------------------|
| (1) TBRA is consistent w/Plan | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (2) Use for eligible activities | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (3) Monitor for subsidy layering | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

HOPWA:

- | | | |
|-----------------------------|------------------------------|-----------------------------|
| (1) Meet urgent needs | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (2) 10- or 3-year operation | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

***The certification period for the CDBG program's overall benefit requirements must be consistent with the period certified in the prior certification.*

Based on my review of the Plan against the regulations, I have determined the Plan is:

Approved ☐

Disapproved ☐

Date plan disapproved (in part or in its entirety):

Note: Written notification of disapproval must be communicated to the applicant in accordance with 24 CFR 91.500(c). **If disapproved**, provide documentation including dates and times on incompleteness determination, and discussions with grantee and Headquarters:

Reviewed by

DATE:

Program Manager

DATE:

CPD Director

DATE:

New Local Action Plan Submission Provisions

Executive Summary includes objectives and outcomes identified in the plan, and an evaluation of past performance. **(91.220(b))**

Citizen Participation -- a summary of the citizen participation and consultation process, a summary of citizen comments or views on the plan, a summary of comments or views not accepted, and the reasons why they were not accepted. **(91.220(b))**

Resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and McKinney-Vento Homeless Assistance programs. **(91.220(c)(1))**

Summary of Specific Annual Objectives the jurisdiction expects to achieve during the forthcoming year. **(91.220(c)(3))**

Outcomes measures – Identify outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability). **(91.220(e))**

Allocation priorities -- Reasons for the allocation priorities, identify the geographic areas of the jurisdiction (including areas of low-income) in which it will direct assistance during the program year, and identify any obstacles to addressing underserved needs. Where appropriate, jurisdictions should also estimate the percentage of funds the jurisdiction plans to dedicate to target areas. **(91.220(f))**

Affordable housing -- One-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. **(91.220(g))**

Public housing -- Describe the manner in which the plan of the jurisdiction will address the needs of public housing and any troubled public housing agencies. **(91.220(h))**

Chronic homelessness -- action steps to end chronic homelessness **(91.220(i))**

Other actions – actions it plans to take during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies described in §§ 91.215 (a), (b), (i), (j), (k), and (l). **(91.220(k))**

Low/Mod Benefit -- Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate-income. **(91.220(l)(1)(iv))**

HIV/AIDS Housing Goals -- Jurisdictions receiving HOPWA funds must identify annual goals for the number of households to be provided with housing through activities that provide short-term rent, mortgage and utility assistance payments to prevent homelessness, tenant-based rental assistance; and units provided in housing facilities that are being developed, leased or operated; and the method of selecting project sponsors (including providing full access to grassroots faith-based and other community organizations). **(91.220(l)(3))**

Discharge Policy -- The jurisdiction certifies it established a policy for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care, or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. **(91.225(c)(10))**

